

Important Notice Dated: 13 July 2026
Notice of Amendments to CIMB Islamic Bank Cardholder Terms and Conditions

Dear Valued Cardholders,

Effective 3 August 2026, CIMB Islamic Bank Cardholder Terms and Conditions will be amended as set out in the tables below. The amendments in the clauses are marked in bold and underlined for ease of reference.

You may view the below revised Terms and Conditions via CIMB website's Credit Cards Terms and Conditions page [here](#) by 3 August 2026.

1) CIMB Islamic Cardholder Terms & Conditions

Clause	Existing Clause	Revised Clause																																													
4.4	The Card shall not be used for transactions under non-Shariah compliant Merchant Category Codes ("MCC"), which include but are not limited to the following categories, as well as any other non-Shariah compliant merchants that may be specified by the Bank from time to time; <table border="1"> <thead> <tr> <th>No.</th><th>MCC</th><th>Description</th></tr> </thead> <tbody> <tr> <td>1</td><td>9754</td><td>Gambling - Horse Racing, Dog Racing, State Lotteries</td></tr> <tr> <td>2</td><td>7995</td><td>Gambling Transactions</td></tr> <tr> <td>3</td><td>7800</td><td>Gambling - Government-Owned Lotteries (US Region only)</td></tr> <tr> <td>4</td><td>7801</td><td>Gambling - Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)</td></tr> <tr> <td>5</td><td>7802</td><td>Gambling - Government Licensed Horse/Dog Racing (US Region only)</td></tr> <tr> <td>6</td><td>9406</td><td>Gambling - Government-Owned Lotteries (Non-US region)</td></tr> </tbody> </table>	No.	MCC	Description	1	9754	Gambling - Horse Racing, Dog Racing, State Lotteries	2	7995	Gambling Transactions	3	7800	Gambling - Government-Owned Lotteries (US Region only)	4	7801	Gambling - Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)	5	7802	Gambling - Government Licensed Horse/Dog Racing (US Region only)	6	9406	Gambling - Government-Owned Lotteries (Non-US region)	<i>Insertion of additional Merchant Category Codes ("MCC") 5967</i> The Card shall not be used for transactions under non-Shariah compliant Merchant Category Codes ("MCC"), which include but are not limited to the following categories, as well as any other non-Shariah compliant merchants that may be specified by the Bank from time to time; <table border="1"> <thead> <tr> <th>No.</th><th>MCC</th><th>Description</th></tr> </thead> <tbody> <tr> <td>1</td><td>9754</td><td>Gambling - Horse Racing, Dog Racing, State Lotteries</td></tr> <tr> <td>2</td><td>7995</td><td>Gambling Transactions</td></tr> <tr> <td>3</td><td>7800</td><td>Gambling - Government-Owned Lotteries (US Region only)</td></tr> <tr> <td>4</td><td>7801</td><td>Gambling - Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)</td></tr> <tr> <td>5</td><td>7802</td><td>Gambling - Government Licensed Horse/Dog Racing (US Region only)</td></tr> <tr> <td>6</td><td>9406</td><td>Gambling - Government-Owned Lotteries (Non-US region)</td></tr> <tr> <td><u>7</u></td><td><u>5967</u></td><td><u>Restricted Content and Services</u></td></tr> </tbody> </table>	No.	MCC	Description	1	9754	Gambling - Horse Racing, Dog Racing, State Lotteries	2	7995	Gambling Transactions	3	7800	Gambling - Government-Owned Lotteries (US Region only)	4	7801	Gambling - Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)	5	7802	Gambling - Government Licensed Horse/Dog Racing (US Region only)	6	9406	Gambling - Government-Owned Lotteries (Non-US region)	<u>7</u>	<u>5967</u>	<u>Restricted Content and Services</u>
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16.1	The Cardholder can obtain cash advances of the amount not exceeding 40% of the credit limit for the Card subject to the available credit limit	<i>Revised the cash advances amount from not exceeding 40% to 30% of the credit limit</i> The Cardholder can obtain cash advances of the amount not exceeding 30% of the credit limit for the Card subject to the available credit																																													

	for the Card or such other cash advances amount determined by the Bank from time to time by giving adequate prior notice to the Cardholder. The Cardholder may contact the Bank's Call Centre at 03-6204 7788 to ascertain the available cash advances amount. Cash advances can be obtained:-	limit for the Card or such other cash advances amount determined by the Bank from time to time by giving adequate prior notice to the Cardholder. The Cardholder may contact the Bank's Call Centre at 03-6204 7788 to ascertain the available cash advances amount. Cash advances can be obtained:-
16.2	Cash advances shall be deemed as utilisation of the Card. For each cash advance from the date of the advance until full payment, Profit Charges shall be the amount calculated at the maximum rate of 1.5% per month, which is equivalent to 18% per annum, on the cash advance amount. The Bank may at its discretion increase the rate if approved by Bank Negara Malaysia. Any increase will be notified to the Cardholder. The Cardholder agrees that the amount allowed by the Bank for cash advances / cash withdrawals shall be up to Ringgit Malaysia One Thousand (RM1,000.00) per transaction. A fee of Ringgit Malaysia Zero (RM0.00) or 0% of the withdrawal amount, whichever is higher shall be charged to the Cardholder for each cash advance / cash withdrawal. The cash advance fee may be varied by the Bank from time to time after giving the Cardholder twenty-one (21) calendar days' notice before the effective date of implementation. The daily cash advances / cash withdrawals limit shall be subject to the Cardholder's credit limit for the Card.	<i>Removed the sentence "The Cardholder agrees that the amount allowed by the Bank for cash advances / cash withdrawals shall be up to Ringgit Malaysia One Thousand (RM1,000.00) per transaction."</i> Cash advances shall be deemed as utilisation of the Card. For each cash advance from the date of the advance until full payment, Profit Charges shall be the amount calculated at the maximum rate of 1.5% per month, which is equivalent to 18% per annum, on the cash advance amount. The Bank may at its discretion increase the rate if approved by Bank Negara Malaysia. Any increase will be notified to the Cardholder. A fee of Ringgit Malaysia Zero (RM0.00) or 0% of the withdrawal amount, whichever is higher shall be charged to the Cardholder for each cash advance / cash withdrawal. The cash advance fee may be varied by the Bank from time to time after giving the Cardholder twenty-one (21) calendar days' notice before the effective date of implementation. The daily cash advances / cash withdrawals limit shall be subject to the Cardholder's credit limit for the Card.

Thank you.

The Management
CIMB Islamic Bank Berhad