

[Note: Notice to be issued to Customer on notifying Customer on the application of 'deeming acceptance clause' prior transaction date]

Dear Sir/Madam,

COMMODITY MURABAHAH PROPERTY FINANCING-i

We refer to the above Facility.

We refer to the Commodity Murabahah Property Financing-i facility granted to you by us through our Letter of Offer (LO).

Please be informed that upon our purchase of the Crude Palm Oil (CPO) requested by you as per your Purchase Request, we will communicate to you our offer to sell the CPO via a Short Messaging Service (SMS).

You will be given the time allowance of 1 hour to respond to the SMS, failing which you shall be deemed to agree to the sale of the commodity and to proceed with the completion of the commodity sale transaction as described in the LO. Please find the sample of SMS message that will be send to you as follows:

“CIMB offers to sell you XXX units of CPO at the sale price as per LO. Reply YEScm/NOcm in 1hr, or it'll be deemed accepted. Call 03-23026917 for enquiry”.

Thank you for banking with us.

CIMB ISLAMIC BANK BERHAD
(Company No. 671380-H)

This is a computer generated form. No signature required.