APPENDIX

1) Generic Revisions in Structured Product Master Agreement, Product Agreement, and Product Highlights Sheet for all Structured Products.

No	Provision	Existing Provision	New/Revised Provision
1.	Important Notice	None	*"Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."* The above statement is added to following: 1) Structured Product Master Agreement Atter the sentence, "Nothing in this document is to be construed as a solicitation or offer of legal, investment, tax or other advice or a recommendation to engage in any transaction." 2) Product Agreement and Risk Disclosure Statement, and Product Highlight Sheet After the sentence, "The contents of this document are not to be taken as legal, investment, tax or other advice, nor is it a solicitation or recommendation to engage in any specific transaction."
2.	Additional Notice (Paragraph 4)	In the event of any inconsistency, conflict, ambiguity or discrepancy between the English text or any other version of the Structured Products Master Agreement, Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement (where relevant) (collectively, the "Agreements"), the English version shall prevail. Notwithstanding the aforementioned, where request is made by the Investors for the Bahasa Malaysia version of the relevant Agreements herein, the Bank shall provide the same and allow the Investor to complete the relevant forms and sign the Agreements relating to this Investment in the Bahasa Malaysia version and such version in Bahasa Malaysia signed by the Investor shall form the basis	Paragraph 4 is replaced with the following: *Where request is made by the Investor for the Bahasa Malaysia version of the Structured Product Master Agreement, Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement (collectively, the "**Documents**"), the Issuer shall provide the same and allow the Investor to have the Bahasa Malaysia version and such version in Bahasa Malaysia shall form the whole of all the terms of the Investment.*

No	Provision	Existing Provision	New/Revised Provision
		of the contract between the Bank and the Investor relating to this Investment.	

2) Revisions Specific to the Structured Product Master Agreement of Credit Linked Structured Product ("CLSP")

No	Provision	Existing Provision	New/Revised Provision
1.	Introduction	None	This Investment relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993).
2.	Privacy Laws (for Individuals)	(a) Pursuant to the requirements of the Personal Data Protection Act 2010, the Bank is required to obtain the Investor's consent for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Bank's processing of the personal data which the Investor may provide to the Bank now and from time to time in connection with the Investment herein as well as the services provided by the Bank to the Investor. In this regard, the Investor also confirms that the Investor has read, understood and agreed to be bound by the CIMB Group privacy notice (which is available at www.cimbbank.com.my or www.cimbislamic.com) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of doubt, the Investor agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Master Agreement. (b) In the event the Investor provides personal information relating to third parties, including information relating to its next-of-kin, guarantors and other individual security providers and	(a) Pursuant to the requirements of the Personal Data Protection Act 2010, the Bank is required to obtain the Investor's consent for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Bank's processing of the personal data which the Investor may provide to the Bank now and from time to time in connection with the Investment herein as well as the services provided by the Bank to the Investor. In this regard, the Investor also confirms that the Investor has read, understood and agreed to be bound by the CIMB Group privacy notice (which is available at www.cimbbank.com.my or www.cimbislamic.com) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of doubt, the Investor *consents* that the said Privacy Notice shall be deemed to be incorporated by reference into this Master Agreement. (b) In the event the Investor provides personal information relating to third parties, including information relating to its next-of-kin, guarantors and

No	Provision	Existing Provision	New/Revised Provision
		dependents, for the purpose of opening, maintaining or operating its account(s) with the Bank, facilitating the Investment or otherwise subscribing to the Bank's products and services, the Investor (i) confirms that Investor has obtained their consent or are otherwise entitled to provide this information to the Bank and for the Bank to use it in accordance with this Master Agreement and the continuing operation of any account; (ii) agrees to ensure that the personal information of the said third parties is accurate; (iii) agrees to update the Bank in writing in the event of any material change to the said personal information; and (iv) will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Master Agreement, the Product Agreement and the Investment to comply with contractual requirements or to comply with any legal requirements. (c) Where the Investor instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and/or its agents to enter into any cross-border transaction on the Investor's behalf, the Investor agrees to the above said disclosures on behalf of itself and others involved in the said cross-border transaction.	other individual security providers and dependents, for the purpose of opening, maintaining or operating its account(s) with the Bank, facilitating the Investment or otherwise subscribing to the Bank's products and services, the Investor (i) confirms that Investor has obtained their consent or are otherwise entitled to provide this information to the Bank and for the Bank to use it in accordance with this Master Agreement and the continuing operation of any account; (ii) *confirms* that the personal information of the said third parties is accurate; (iii) *undertakes* to update the Bank in writing in the event of any material change to the said personal information; and (iv) will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Master Agreement, the Product Agreement and the Investment to comply with contractual requirements or to comply with any legal requirements. (c) Where the Investor instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and/or its agents to enter into any cross-border transaction on the Investor's behalf, the Investor *consents and authorises* the above said disclosures on behalf of itself and others involved in the said cross-border transaction.

No	Provision	Existing Provision	New/Revised Provision
3.	Privacy Laws (for Corporates) (Paragraph (b))	(b) The Investor *agrees* to update the Bank in writing should there be any changes to the personal information of the said third parties as stated in subparagraph (a) above in a timely manner in which event the Investor's confirmation in respect of the said requisite consent are accordingly provided by the Investor as set out in subparagraph (a) above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties, the Investor *agrees and shall* inform the said Corporate Third Parties that they will have the option withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services, the performance of this Master Agreement, the Product Agreement, and the Investment to comply with contractual requirements or to comply with any legal requirements	(b) The Investor *undertakes* to update the Bank in writing should there be any changes to the personal information of the said third parties as stated in subparagraph (a) above in a timely manner in which event the Investor's confirmation in respect of the said requisite consent are accordingly provided by the Investor as set out in subparagraph (a) above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties, the Investor *undertakes to* inform the said Corporate Third Parties that they will have the option withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services, the performance of this Master Agreement, the Product Agreement, and the Investment to comply with contractual requirements or to comply with any legal requirements

3) Revisions Specific to the Product Agreement of CLSP

No	Provision	Existing Provision	New/Revised Provision
1.	PRODUCT AGREEMENT *(page 1)*	None	THIS DOCUMENT SERVES AS A NOTIFICATION OF THE APPLICABLE TERMS AND CONDITIONS OF THE CREDIT LINKED STRUCTURED PRODUCT TO WHICH THE INVESTOR MAY OFFER TO SUBSCRIBE. THE INVESTOR'S SIGNING OF THIS DOCUMENT AND THE RETURN OF THIS DOCUMENT (DULY SIGNED) TO THE ISSUER DOES NOT AMOUNT TO AN ACCEPTANCE BY THE ISSUER. THE ISSUER MAY ACCEPT OR REJECT THE INVESTOR'S OFFER AT ITS ABSOLUTE DISCRETION.

No	Provision	Existing Provision	New/Revised Provision
2.	Issuance Programme (section 26)	This Investment is issued under Structured Product Programme(s) established pursuant to the guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework (2015) by Securities Commission Malaysia, guidelines on Sales Practices of Unlisted Capital Market Products (2012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities Commission Malaysia (2024), guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, uidelines on Provision of Information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or superceded from time to time. *(deleted)*	This Product Agreement relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework (as revised, amended, replaced, supplemented or superceded from time to time) under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993). This Investment is also governed by Guidelines on Sales Practices of Unlisted Capital Market Products (2012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities Commision Malayia (2024), Guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, Guidelines on Provision of Information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or superceded from time to time.
3.	Taxes & Duties (section 29)	None	Investor shall bear all the applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with the Investment.
4.	Definition in Customer Signatory & Execution Page *(insertion of paragraph after last paragraph)*	None	We understand that the proposed transaction herein is subject to the issuance of a Trade Confirmation by CIMB Bank and that CIMB Bank has the full discretion as to the issuance of any Trade Confirmation in relation to any Investment. The signing of this Product Agreement does not amount to an acceptance by CIMB Bank of the subscription of the Investment. CIMB Bank has the sole and absolute discretion to accept or reject the Investor's subscription.

No	Provision	Existing Provision	New/Revised Provision
5.	GENERAL PRODUCT DEFINITIONS "Principal Amount"	"**Principal Amount**" is the amount as allocated by the Issuer, pursuant to the amount applied for by the Investor, and notified to the Investor in the Trade Confirmation upon finalization of the terms of the Investment. For the avoidance of doubt, the Principal Amount allocated may be less than the amount applied for. The Principal Amount shall be reduced by an amount equal to, in respect of any date, any Early Redemption Amounts in respect of which the Early Redemption Date is on or prior to such date.	"**Principal Amount**" is the amount as allocated by the Issuer, pursuant to the amount applied for by the Investor, and notified to the Investor in the Trade Confirmation upon finalization of the terms of the Investment. *The principal amount which the Investor applies for, and deposits are subject to acceptance by CIMB Bank.* For the avoidance of doubt, the Principal Amount allocated may be less than the amount applied for. The Principal Amount shall be reduced by an amount equal to, in respect of any date, any Early Redemption Amounts in respect of which the Early Redemption Date is on or prior to such date.
6.	Credit risk on the Reference Entity and the Issuer *(addition of paragraph)*	None	The investor should also note that the Principal Amount paid by the investor for the subscription of the Investment is not considered a deposit for the purposes of the Financial Services Act 2013 and therefore does not enjoy any express or implied preference or priority accorded to deposits thereunder. Accordingly, the Investment is an unsecured liability of the Issuer ranking pari-passu with the Issuer's other unsecured non-deposit liabilities. Given this exposure, the Investor should be comfortable with the credit strength of CIMB Bank and its ability to perform its obligations herein

4) Revisions Specific to the Products Highlight Sheet of CLSP

No	Provision	Existing Provision	New/Revised Provision
1.	Description (at the end of page 2)	This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product – Credit Linked Structured Product. Investors are advised to request and understand the disclosure documents such as the Structured Products Master Agreement, Product Agreement, Risk Disclosure Statement and Term Sheet (where applicable) before deciding to invest. All capitalised terms not defined herein shall adopt and bear the same meanings as those defined in the Product Agreement of this Investment.	This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product – Credit Linked Structured Product. Investors are advised to *request*, read and understand the disclosure documents such as the Structured Products Master Agreement, Product Agreement, Risk Disclosure Statement and Term Sheet (where applicable) before deciding to invest. All capitalised terms not defined herein shall adopt and bear the same meanings as those defined in the Product Agreement of this Investment. *Nothing herein shall oblige*

No	Provision	Existing Provision	New/Revised Provision
			the Issuer to accept the investor's subscription.
2.	Key Risks *(new bullet point below Credit Event Redemption Amount)*	None	**Other risks** – the investor should refer to the risks which are detailed in the Risk Disclosure Statement.
3.	Additional Notice *(new paragraph at the end)*	None	Unless otherwise defined, capitalized terms used in this Product Highlights Sheet shall have the same meanings assigned to them in the Master Agreement and/or Product Agreement (as attached). In the event of any inconsistency, the meanings assigned to the capitalized terms in the Product Agreement shall prevail.
4.	Fees & Charges	No fees and charges applicable.	No fees and charges applicable**.** *However, the investor shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with this Investment.*

5) Revisions Specific to the Term Sheet of CLSP

No	Provision	Existing Provision	New/Revised Provision
1.	Principal Amount	*The amount as allocated by the Issuer, pursuant to the amount applied for by the Investor, and notified to the Investor in the Trade Confirmation upon finalization of the terms of the Investment.* For the avoidance of doubt, the Principal Amount allocated may be less than the amount applied for.The Principal Amount, shall be reduced by an amount equal to, in respect of any date, any Early Redemption Amounts in respect of which the Early Redemption Date is on or prior to such date	*The principal amount which the Investor applies for is subject to acceptance by the Issuer. The Issuer has the discretion to accept or reject the Investor's offer to subscribe for this Investment.* *If the Issuer accepts the Investor's offer, the principal amount is as specified in the Trade Confirmation.* For the avoidance of doubt, the Principal Amount allocated may be less than the amount applied for. The Principal Amount, shall be reduced by an amount equal to, in respect of any date, any Early Redemption Amounts in respect of which the Early Redemption Date is on or prior to such date
2.	Issuance Program *(new)*	None	This Investment relates to the issuance of the Investment which is a debenture

No	Provision	Existing Provision	New/Revised Provision
			pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The lodge and Launch Framework (as revised, amended, replaced, supplemented or superceded from time to time) under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993). This Investment is also governed by Guidelines on Sales Practices of Unlisted Capital Market Products 92012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities Commission Malaysia (2024), guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, Guidelines on Provision of information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or superceded from time to time.
3.	Declaration and acknowledgement	None	The Investor confirms and agree that the signing of this Term Sheet does not amount to an acceptance by the Bank of the subscription of the Investment. The Bank has the sole and absolute discretion to accept or reject the Investor's subscription.

6) Revisions Specific to the Structured Product Master Agreement of Governing Enhanced Govvies Linked Structured Product ("EGLSP")

No	Provision	Existing Provision	New/Revised Provision
1.	Introduction	None	This Master Agreement relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework

No	Provision	Existing Provision	New/Revised Provision
			under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993).
2.	Privacy Laws (for Individuals)	(d) Pursuant to the requirements of the Personal Data Protection Act 2010, the Bank is required to obtain the Investor's consent for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Bank's processing of the personal data which the Investor may provide to the Bank now and from time to time in connection with the Investment herein as well as the services provided by the Bank to the Investor. In this regard, the Investor also confirms that the Investor has read, understood and agreed to be bound by the CIMB Group privacy notice (which is available at www.cimbbank.com.my or www.cimbislamic.com) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of doubt, the Investor agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Master Agreement. (e) In the event the Investor provides personal information relating to third parties, including information relating to its next-of-kin, guarantors and other individual security providers and dependents, for the purpose of opening, maintaining or operating its account(s) with the Bank, facilitating the Investment or otherwise subscribing to the Bank's products and services, the Investor (i) confirms that Investor has obtained their consent or are otherwise entitled to provide this information to the Bank and for the Bank to use it in accordance with this Master Agreement and the continuing operation of any account; (ii) agrees to ensure that the personal information of the said third parties is accurate; (iii) agrees to update the Bank in writing in the event of any material change to the said personal information; and (iv) will	(d) Pursuant to the requirements of the Personal Data Protection Act 2010, the Bank is required to obtain the Investor's consent for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Bank's processing of the personal data which the Investor may provide to the Bank now and from time to time in connection with the Investment herein as well as the services provided by the Bank to the Investor. In this regard, the Investor also confirms that the Investor has read, understood and agreed to be bound by the CIMB Group privacy notice (which is available at www.cimbbank.com.my or www.cimbislamic.com) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of doubt, the Investor *consents* that the said Privacy Notice shall be deemed to be incorporated by reference into this Master Agreement. (e) In the event the Investor provides personal information relating to third parties, including information relating to its next-of-kin, guarantors and other individual security providers and dependents, for the purpose of opening, maintaining or operating its account(s) with the Bank, facilitating the Investment or otherwise subscribing to the Bank's products and services, the Investor (i) confirms that Investor has obtained their consent or are otherwise entitled to provide this information to the Bank and for the Bank to use it in accordance with this Master Agreement and the continuing operation of any account; (ii) *confirms* that the personal information of the said third parties is accurate; (iii) *undertakes* to update the Bank in

No	Provision	Existing Provision	New/Revised Provision
		inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Master Agreement, the Product Agreement and the Investment to comply with contractual requirements or to comply with any legal requirements. (f) Where the Investor instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and/or its agents to enter into any cross-border transaction on the Investor's behalf, the Investor agrees to the above said disclosures on behalf of itself and others involved in the said cross-border transaction.	writing in the event of any material change to the said personal information; and (iv) will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Master Agreement, the Product Agreement and the Investment to comply with contractual requirements or to comply with any legal requirements. (f) Where the Investor instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and/or its agents to enter into any cross-border transaction on the Investor's behalf, the Investor *consents and authorises* the above said disclosures on behalf of itself and others involved in the said cross-border transaction.
3.	Privacy Laws (for Corporates) (Paragraph (b))	(b) The Investor *agrees* to update the Bank in writing should there be any changes to the personal information of the said third parties as stated in subparagraph (a) above in a timely manner in which event the Investor's confirmation in respect of the said requisite consent are accordingly provided by the Investor as set out in subparagraph (a) above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties, the Investor *agrees and shall* inform the said Corporate Third Parties that they will have the option withdraw the consent given by them earlier except where such disclosure of the	(b) The Investor *undertakes* to update the Bank in writing should there be any changes to the personal information of the said third parties as stated in subparagraph (a) above in a timely manner in which event the Investor's confirmation in respect of the said requisite consent are accordingly provided by the Investor as set out in subparagraph (a) above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties, the Investor *undertakes to* inform the said Corporate Third Parties that they will have the option withdraw the consent given by them

No	Provision	Existing Provision	New/Revised Provision
		information is necessary for the entry and provision of the Investment and/or related services, the performance of this Master Agreement, the Product Agreement, and the Investment to comply with contractual requirements or to comply with any legal requirements	earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services, the performance of this Master Agreement, the Product Agreement, and the Investment to comply with contractual requirements or to comply with any legal requirements

7) Revisions Specific to the Product Agreement & Risk Disclosure Statement of EGLSP

No	Provision	Existing Provision	New/Revised Provision
1.	PRODUCT AGREEMENT *(new paragraph)*	None	THIS DOCUMENT SERVES AS A NOTIFICATION OF THE APPLICABLE TERMS AND CONDITIONS OF THE ENHANCED GOVVIES LINKED STRUCTURED PRODUCT TO WHICH THE INVESTOR MAY OFFER TO SUBSCRIBE. THE INVESTOR'S SIGNING OF THIS DOCUMENT AND THE RETURN OF THIS DOCUMENT (DULY SIGNED) TO THE ISSUER DOES NOT AMOUNT TO AN ACCEPTANCE BY THE ISSUER. THE ISSUER MAY ACCEPT OR REJECT THE INVESTOR'S OFFER AT ITS ABSOLUTE DISCRETION.

No	Provision	Existing Provision	New/Revised Provision
2.	Description (Paragraph 3: Credit Risk)	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following: o Credit risk: The payment of the principal amount and any returns of this Investment depend upon the ability of the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee and CIMB Bank Berhad ("CIMB Bank" or the "Bank") to make such payments. The Investor should make its own assessment of the credit risk of the Reference Obligation where there is a possibility that the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee or the Guarantor is unable to make interest or coupon payments or principal payments of the Reference Obligation when they are due. • Non Principal Guarantee/ Protection and Early Redemption Risk/ Withdrawal Risk: The Investor should note that the Investment is a type of investment that is intended to be held until maturity. However, the Investor may, subject to *the* Bank's prior consent and approval, request for an early redemption/ withdrawal. If the Investor chooses to redemption/withdraw the Investment early at the prevailing redemption price which may be higher or lower than the Principal Amount, there would be no principal guarantee/protection and the Investor runs the risk of losing part or all of the original principal amount in respect of the Investment. For the avoidance of doubt, Investor will NOT lose more than 100% of their Principal Amount.	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following: Credit risk: The payment of the principal amount and any returns of this Investment depend upon the ability of the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee and CIMB Bank Berhad ("CIMB Bank" or the "Bank") to make such payments. The Investor should make its own assessment of the credit risk of the Reference Obligation where there is a possibility that the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee or the Guarantor is unable to make interest or coupon payments or principal payments of the Reference Obligation when they are due. *The investor should also note that the Principal Amount paid by the investor for the subscription of the Investment is not considered a deposit for the purposes of the Financial Services Act 2013 and therefore does not enjoy any express or implied preference or priority accorded to deposits thereunder. Accordingly, the Investment is an unsecured liability of the Issuer ranking pari-passu with the Issuer's other unsecured non-deposit liabilities. Given this exposure, the Investor should be comfortable with the credit strength of CIMB Bank and its ability to perform its obligations herein.* • Non Principal Guarantee/ Protection and Early Redemption Risk/ Withdrawal Risk: The Investor should note that the Investment is a type of investment that is intended to be held until maturity. However, the Investor may, subject to *CIMB* Bank's prior consent and approval, request for an early redemption/ withdrawal. If the Investor chooses to redemption/withdraw the Investment early at the prevailing redemption price

No	Provision	Existing Provision	New/Revised Provision
		This Investment is a non-principal guaranteed investment hence any returns of principal at maturity will be subject to the non-occurrence of any Credit Events. Further, the Investor should also be aware that in the event of an early termination and early redemption/ withdrawal, the Investor also bears a reinvestment risk that the redemption value will then have to be reinvested at prevailing market rates which may not match the rate of return at the time of initial investment in the Investment nor match available alternative interest rates in other available products at the time of initial investment. Further the Investor should note that this is a non principal guaranteed investment if any Credit Events occurs.	which may be higher or lower than the Principal Amount, there would be no principal guarantee/protection and the Investor runs the risk of losing part or all of the original principal amount in respect of the Investment. For the avoidance of doubt, Investor will NOT lose more than 100% of their Principal Amount. This Investment is a non-principal guaranteed investment hence any returns of principal at maturity will be subject to the non-occurrence of any Credit Events. Further, the Investor should also be aware that in the event of an early termination and early redemption/ withdrawal, the Investor also bears a reinvestment risk that the redemption value will then have to be reinvested at prevailing market rates which may not match the rate of return at the time of initial investment in the Investment nor match available alternative interest rates in other available products at the time of initial investment. Further the Investor should note that this is a non principal guaranteed investment if any Credit Events occurs.
3.	TERMS AND CONDITIONS OF THE INVESTMENT	This Product Agreement shall be duly executed by the Investor before the issuance of any Trade Confirmation. By execution of this Product Agreement by the Investor, the Investor agrees that the following Terms and Conditions shall be applicable to both the Issuer and the Investor.	This Product Agreement shall be duly executed by the Investor before the issuance of any Trade Confirmation. By execution of this Product Agreement by the Investor, the Investor *consents* that the following Terms and Conditions shall be applicable to both the Issuer and the Investor *subject to the issuance of a Trade Confirmation by the Issuer. The signing of this Product Agreement does not amount to an acceptance by the Issuer of the subscription of the Investment. The Issuer has the sole and absolute discretion to accept or reject the Investor's subscription.*
4.	Principal Amount	*The principal amount invested by the Investor and accepted by the Bank as an*	*The principal amount which the Investor applies for is subject to acceptance by CIMB Bank.*

No	Provision	Existing Provision	New/Revised Provision
		investment under this Investment as specified in the Trade Confirmation. If the Investor early redeems the Investment, the Principal Amount to be returned, if any, is net of early redemption i.e. the balance of the Principal Amount after early redemption. For the avoidance of doubt, if an early redemption or early termination occurs, the Investor may not necessarily receive the full Principal Amount as if it were held to maturity, including the possibility of partial or total principal loss.	*The Principal Amount is the investment amount as specified in the Trade Confirmation.* If the Investor early redeems the Investment, the Principal Amount to be returned, if any, is net of early redemption i.e. the balance of the Principal Amount after early redemption. For the avoidance of doubt, if an early redemption or early termination occurs, the Investor may not necessarily receive the full Principal Amount as if it were held to maturity, including the possibility of partial or total principal loss.
5.	Issuance Programme	This Investment is issued under Structured Product Programme(s) established pursuant to the guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework (2015) by Securities Commission Malaysia, guidelines on Sales Practices of Unlisted Capital Market Products (2012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities Commission Malaysia (2024), guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, uidelines on Provision of Information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or superceded from time to time. *(deleted)*	This Product Agreement relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework (as revised, amended, replaced, supplemented or superceded from time to time) under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993). This Investment is also governed by Guidelines on Sales Practices of Unlisted Capital Market Products (2012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities Commision Malayia (2024), Guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, Guidelines on Provision of Information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or superceded from time to time.
6.	Illegality *(new)*	None	Means at any time, the Issuer becomes aware that the subscription, maintenance and the investment of the Investment on the part of the Investor is in contravention of any applicable law, regulation directions

No	Provision	Existing Provision	New/Revised Provision
			or any requirements of authorities and / or regulators. If Illegality occurs, the Issuer may, by notice to the Investor terminate the relevant Investment. If the Calculation Agent terminates the relevant Investment, the Issuer will pay the Investor, in full satisfaction of all obligation of the Issuer under such Investment such amount as the Calculation Agent shall determine to be fair and reasonable in all circumstances. Upon such payment, the Issuer shall be fully released and discharged from its future obligations to the Investor in respect of the relevant Investment.
7.	Taxes & Duties *(new)*	None	Investor shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with the Investment.
8.	Investor's Declaration (last paragraph)	I/We hereby *agree* to hold harmless, release and *agree to* indemnify the Bank, its shareholders, officers, directors, employees, successors and assignees from any and all liability arising from the Bank's reliance on the declarations made by me/us.	I/We hereby *undertake* to hold harmless, release and *shall* indemnify the Bank, its shareholders, officers, directors, employees, successors and assignees from any and all liability arising from the Bank's reliance on the declarations made by me/us. *We understand that the proposed transaction herein is subject to the issuance of a Trade Confirmation by CIMB Bank and that CIMB Bank has the full discretion as to the issuance of any Trade Confirmation in relation to any Investment. The signing of this Product Agreement does not amount to an acceptance by CIMB Bank of the subscription of the Investment. CIMB Bank has the sole and absolute discretion to accept or reject the Investor's subscription.*
9.	IMPORTANT NOTICE	Investor should note that there is no Prospectus for this Investment. Investor must read and understand the Risk Disclosure Statement, Warning and Disclaimer, as contained in this document for this product before	Investor should note that there is no Prospectus for this Investment. Investor must read and understand the Risk Disclosure Statement, Warning and Disclaimer, as contained in this document for this product before deciding to invest.

No	Provision	Existing Provision	New/Revised Provision
		deciding to invest. Investor may seek clarification from CIMB Bank should they require additional information about the investment. Investor may seek clarification from CIMB Bank should they require additional information about the investment. All information in this document has been prepared on the basis of information believed to be correct at the time the documents was prepared and lodged by CIMB Bank with SC. This document is for informational purposes only and Investors should seek professional advice before making any decision. The contents of this document are not to be taken as legal, investment, tax or other advice, nor is it a solicitation or recommendation to engage in any specific transaction.	Investor may seek clarification from CIMB Bank should they require additional information about the investment. Investor may seek clarification from CIMB Bank should they require additional information about the investment. All information in this document has been prepared on the basis of information believed to be correct at the time the documents was prepared and lodged by CIMB Bank with SC. This document is for informational purposes only and Investors should seek *independent financial or* professional advice before making any decision. The contents of this document are not to be taken as legal, investment, tax or other advice, nor is it a solicitation or recommendation to engage in any specific transaction. *Nothing herein shall obligate the Issuer to accept the investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion.*
10.	Introduction for **RISK DISCLOSURE STATEMENT** (above Relationship / Independent Advice)	The purpose of this Risk Disclosure Statement is for the Investor to make an informed assessment of the risks and uncertainties associated with the Investment. Accordingly, the Investor should read this Risk Disclosure Statement carefully to ensure that he/she/they understand the risks involved and should carefully consider whether or not investing in the Investment is suitable for the Investor in light of his/her/their financial condition, risk tolerance level, investment requirements and experience. The Investor should assume that this list of, and description of, possible risks is not exhaustive.	The purpose of this Risk Disclosure Statement is for the Investor to make an informed assessment of the risks and uncertainties associated with the Investment. Accordingly, the Investor should read this Risk Disclosure Statement carefully to ensure that he/she/they understand the risks involved and should carefully consider whether or not investing in the Investment is suitable for the Investor in light of his/her/their financial condition, risk tolerance level, investment requirements and experience. The Investor should assume that this list of, and description of, possible risks is not exhaustive, *and should seek independent advice form his/her/their own professional advisers (including legal, tax, financial and accounting) as to the risks and merits of investing in this Investment.* *Unless otherwise defined, the capitalized terms not defined herein shall have the same meaning assigned to them in the Structured Product Master Agreement and/pr the Product Agreement of this Investment.*

No	Provision	Existing Provision	New/Revised Provision
11.	Issuance Programme *(new bullet point after "Conflict of Interest")*	None	**<u>Issuance Programme</u>** This Risk Disclosure Statement relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993).

8) Revisions Specific to the Products Highlight Sheet of EGLSP

No	Provision	Existing Provision	New/Revised Provision
1.	Description (the heading of page 2)	This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product – Enhanced Govvies Linked Structured Product. Investors are advised to request and understand the disclosure documents such as the Structured Products Master Agreement, Product Agreement, Risk Disclosure Statement and Term Sheet (where applicable) before deciding to invest. All capitalised terms not defined herein shall adopt and bear the same meanings as those defined in the Product Agreement of this Investment.	This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product – Enhanced Govvies Linked Structured Product. Investors are advised to request, *read* and understand the disclosure documents such as the Structured Products Master Agreement, Product Agreement, Risk Disclosure Statement and Term Sheet (where applicable) before deciding to invest. All capitalised terms not defined herein shall adopt and bear the same meanings as those defined in the Product Agreement of this Investment. *Nothing herein shall oblige the Issuer to accept the investor's subscription.*
2.	Key Risks *(new bullet point below Mismatch Risk)*	None	**Other risks** – the investor should refer to the risks which are detailed in the Risk Disclosure Statement.
3.	Fees & Charges	No fees and charges applicable.	No fees and charges applicable**.** *However, the investor shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with this Investment.*

9) Revisions Specific to the Structured Product Master Agreement of Non-Principal Protected Autocallable Equity-Linked Structured Product ("NPP Autocall EL SP")

No	Provision	Existing Provision	New/Revised Provision
1.	Introduction	None	This Master Agreement relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993).
2.	Privacy Laws (for Individuals)	(g) Pursuant to the requirements of the Personal Data Protection Act 2010, the Bank is required to obtain the Investor's consent for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Bank's processing of the personal data which the Investor may provide to the Bank now and from time to time in connection with the Investment herein as well as the services provided by the Bank to the Investor. In this regard, the Investor also confirms that the Investor has read, understood and agreed to be bound by the CIMB Group privacy notice (which is available at www.cimbbank.com.my or www.cimbislamic.com) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of doubt, the Investor agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Master Agreement. (h) In the event the Investor provides personal information relating to third parties, including information relating to its next-of-kin, guarantors and other individual security providers and dependents, for the purpose of opening, maintaining or operating its account(s) with the Bank, facilitating the Investment or otherwise subscribing to the Bank's products and services, the Investor (i) confirms that	(g) Pursuant to the requirements of the Personal Data Protection Act 2010, the Bank is required to obtain the Investor's consent for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Bank's processing of the personal data which the Investor may provide to the Bank now and from time to time in connection with the Investment herein as well as the services provided by the Bank to the Investor. In this regard, the Investor also confirms that the Investor has read, understood and agreed to be bound by the CIMB Group privacy notice (which is available at www.cimbbank.com.my or www.cimbislamic.com) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of doubt, the Investor *consents* that the said Privacy Notice shall be deemed to be incorporated by reference into this Master Agreement. (h) In the event the Investor provides personal information relating to third parties, including information relating to its next-of-kin, guarantors and other individual security providers and dependents, for the purpose of opening, maintaining or operating its account(s) with the Bank, facilitating the Investment or otherwise subscribing to the Bank's products

No	Provision	Existing Provision	New/Revised Provision
		Investor has obtained their consent or are otherwise entitled to provide this information to the Bank and for the Bank to use it in accordance with this Master Agreement and the continuing operation of any account; (ii) agrees to ensure that the personal information of the said third parties is accurate; (iii) agrees to update the Bank in writing in the event of any material change to the said personal information; and (iv) will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Master Agreement, the Product Agreement and the Investment to comply with contractual requirements or to comply with any legal requirements. (i) Where the Investor instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and/or its agents to enter into any cross-border transaction on the Investor's behalf, the Investor agrees to the above said disclosures on behalf of itself and others involved in the said cross-border transaction.	and services, the Investor (i) confirms that Investor has obtained their consent or are otherwise entitled to provide this information to the Bank and for the Bank to use it in accordance with this Master Agreement and the continuing operation of any account; (ii) *confirms* that the personal information of the said third parties is accurate; (iii) *undertakes* to update the Bank in writing in the event of any material change to the said personal information; and (iv) will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Master Agreement, the Product Agreement and the Investment to comply with contractual requirements or to comply with any legal requirements. (i) Where the Investor instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and/or its agents to enter into any cross-border transaction on the Investor's behalf, the Investor *consents and authorises* the above said disclosures on behalf of itself and others involved in the said cross-border transaction.
3.	Privacy Laws (for Corporates) (Paragraph (b))	(b) The Investor *agrees* to update the Bank in writing should there be any changes to the personal information of the said third parties as stated in subparagraph (a) above in a timely manner in which event	(b) The Investor *undertakes* to update the Bank in writing should there be any changes to the personal information of the said third parties as stated in subparagraph (a) above in a timely

No	Provision	Existing Provision	New/Revised Provision
		the Investor's confirmation in respect of the said requisite consent are accordingly provided by the Investor as set out in subparagraph (a) above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties, the Investor *agrees and shall* inform the said Corporate Third Parties that they will have the option withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services, the performance of this Master Agreement, the Product Agreement, and the Investment to comply with contractual requirements or to comply with any legal requirements	manner in which event the Investor's confirmation in respect of the said requisite consent are accordingly provided by the Investor as set out in subparagraph (a) above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties, the Investor *undertakes to* inform the said Corporate Third Parties that they will have the option withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services, the performance of this Master Agreement, the Product Agreement, and the Investment to comply with contractual requirements or to comply with any legal requirements

10) Revisions Specific to the Product Agreement of NPP Autocall EL SP

No	Provision	Existing Provision	New/Revised Provision
1.	PRODUCT AGREEMENT *(new paragraph)*	None	THIS DOCUMENT SERVES AS A NOTIFICATION OF THE APPLICABLE TERMS AND CONDITIONS OF THE NON-PRINCIPAL PROTECTED AUTOCALLABLE EQUITY LINKED STRUCTURED PRODUCT TO WHICH THE INVESTOR MAY OFFER TO SUBSCRIBE. THE INVESTOR'S SIGNING OF THIS DOCUMENT AND THE RETURN OF THIS DOCUMENT (DULY SIGNED) TO THE ISSUER DOES NOT AMOUNT TO AN ACCEPTANCE BY THE ISSUER. THE ISSUER MAY ACCEPT OR REJECT THE INVESTOR'S OFFER AT ITS ABSOLUTE DISCRETION.

No	Provision	Existing Provision	New/Revised Provision
2.	Description (Paragraph 1)	Paragraph 1: CIMB Bank Berhad (Company No. 197201001799 (13491-P)) (the "**Issuer**" or "**CIMB Bank**") is the issuer of the Investment. This Investment is a non-principal protected structured product. The tenure of the Investment may vary from two (2) months to thirty-six (36) months from the Issue Date (as hereinafter defined) and is subject to amongst others, a Call Event/Knock-out Event (as hereinafter defined).	Paragraph 1: CIMB Bank Berhad (Company No. 197201001799 (13491-P)) (the "**Issuer**" or "**CIMB Bank**") is the issuer of the Investment. This Investment is a non-principal protected structured product. The tenure of the Investment may vary from two (2) months to thirty-six (36) months from the Issue Date (as hereinafter defined) and is subject to amongst others, a Call Event/Knock-out Event (as hereinafter defined). *The settlement outcome of this Investment is linked to the performance of an underlying Reference Asset.The Reference Asset may be an equity, share depository receipt, limited partnership ("LP"), exchange traded funds/investment trust ("ETF/IT") listed on a stock exchange.*
3.	Description (Paragraph 3: Credit Risk and Market Risk)	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following: ○ Credit risk - This Investment is NOT principal protected and is NOT protected by Perbadanan Insurans Deposit Malaysia. The payment of the Principal Amount, the Coupon Amount, the early redemption amount or the Termination Amount of this Investment depends upon the ability of CIMB Bank to make such payments. The Investor is therefore taking the credit risk of CIMB Bank as the counterparty to the Investment. Additionally, when redemption requires the delivery of the Reference Asset, the redemption will also be dependent on the credit risk of CIMB Bank as well as the ability of CIMB Bank to purchase such Reference Asset from the market. Given this exposure, the Investor should be comfortable with the credit strength of CIMB Bank and its ability to perform its obligations herein. ○ Market risk - The Investor should note that investing in the Investment involves market risk. The value of the Investment is influenced by	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following: ○ Credit risk - This Investment is NOT principal protected and is NOT protected by Perbadanan Insurans Deposit Malaysia. The payment of the Principal Amount, the Coupon Amount, the early redemption amount or the Termination Amount of this Investment depends upon the ability of CIMB Bank to make such payments. The Investor is therefore taking the credit risk of CIMB Bank as the counterparty to the Investment. Additionally, when redemption requires the delivery of the Reference Asset, the redemption will also be dependent on the credit risk of CIMB Bank as well as the ability of CIMB Bank to purchase such Reference Asset from the market. *The Investor should also note that the Principal Amount paid by the Investor for the subscription of the Investment is not considered a deposit for the purposes of the Financial Services Act 2013 and therefore does not enjoy any express or implied preference or priority accorded to deposits thereunder. Accordingly, the Investment is an unsecured liability of the Issuer ranking pari-passu with the Issuer's*

No	Provision	Existing Provision	New/Revised Provision
		various factors including but not limited to the general level of interest rates, the market price/level of the Reference Assets, the volatility in the price/level of the Reference Assets, the level of the foreign exchange rates, the level of expected future and realized dividends, the time to maturity of the Investment and the liquidity of the Reference Assets. The general economic and political situation of the country and general market sentiment may also affect the value of the Investment..In addition, the price movement of the Reference Asset may not necessarily be linked to economic fundamentals and the market may move in a manner which is not necessarily logical or predictable. Changes in the price of the Reference Asset may result in the Reference Asset Performance Level of the Reference Asset falling below the Knock-in Level on the Valuation Date and the Strike Price on the final Valuation Date, which will negatively impact the returns of the Investment. If a Conversion Event occurs, the Reference Asset shall be delivered to the Investor on the Maturity Date at Strike Price. The Investor will suffer an immediate mark-to-market loss with respect to the Reference Asset received due to the difference between the higher Strike Price and the closing price of the Reference Asset on the final Valuation Date. If the investor decides to immediately dispose the Reference Asset in the market upon receiving the Reference Asset following a Conversion Event, this will result in realised losses if the disposal price of the Reference Asset is less than the Strike Price of the Reference Asset. In the worst case scenario, the Investor will lose the entire Principal Amount if the closing price of the Reference Asset on the final Valuation Date is zero.	*other unsecured non-deposit liabilities.* Given this exposure, the Investor should be comfortable with the credit strength of CIMB Bank and its ability to perform its obligations herein. ○ Market risk - The Investor should note that investing in the Investment involves market risk. The value of the Investment is influenced by various factors including but not limited to the general level of interest rates, the market price/level of the Reference Assets, the volatility in the price/level of the Reference Assets, the level of the foreign exchange rates, the level of expected future and realized dividends, the time to maturity of the Investment and the liquidity of the Reference Assets. The general economic and political situation of the country and general market sentiment may also affect the value of the Investment. *There may also be a possibility that the reference asset is a Real Estate Investment Trust ("REIT'). In such an event, the Investment will be subject to risks associated with the real estate sector, including but not limited to property concentration, rental income stability, lease duration, and fluctuations in real estate market conditions.*In addition, the price movement of the Reference Asset may not necessarily be linked to economic fundamentals and the market may move in a manner which is not necessarily logical or predictable. Changes in the price of the Reference Asset may result in the Reference Asset Performance Level of the Reference Asset falling below the Knock-in Level on the Valuation Date and the Strike Price on the final Valuation Date, which will negatively impact the returns of the Investment. If a Conversion Event occurs, the Reference Asset shall be delivered to the Investor on the Maturity Date at Strike Price. The Investor will suffer an immediate mark-to-market loss with

No	Provision	Existing Provision	New/Revised Provision
			respect to the Reference Asset received due to the difference between the higher Strike Price and the closing price of the Reference Asset on the final Valuation Date. If the investor decides to immediately dispose the Reference Asset in the market upon receiving the Reference Asset following a Conversion Event, this will result in realised losses if the disposal price of the Reference Asset is less than the Strike Price of the Reference Asset. In the worst case scenario, the Investor will lose the entire Principal Amount if the closing price of the Reference Asset on the final Valuation Date is zero.
4.	Description (Notes at the end)	***This document does not constitute an invitation, offer or solicitation to buy or subscribe for any security, financial instrument and/or investment or to enter into a transaction or to participate in any particular trading or investment strategy. The proposed transaction herein is subject to the issuance of a Trade Confirmation by CIMB Bank.*** ***Unless otherwise defined herein, the capitalised terms used in this Product Agreement shall have the same meanings assigned to them in the Structured Products Master Agreement.*** ***CIMB Bank has full discretion as to the issuance of any Trade Confirmation in relation to any Investment.*** ***CIMB Bank has full discretion as to the availability of any Investment and this includes but is not limited to the circumstance where CIMB Bank may cancel the proposed issuance of this Investment if the closing price of the Reference Asset on Issue Date is 10% higher than the Reference Asset's Last Closing Price (as hereinafter defined).***	***This document does not constitute an invitation, offer or solicitation to buy or subscribe for any security, financial instrument and/or investment or to enter into a transaction or to participate in any particular trading or investment strategy. The proposed transaction herein is subject to the issuance of a Trade Confirmation by CIMB Bank.*** ***Unless otherwise defined herein, the capitalised terms used in this Product Agreement shall have the same meanings assigned to them in the Structured Products Master Agreement.*** ***CIMB Bank has full discretion as to the issuance of any Trade Confirmation in relation to any Investment. The signing of this Agreement does not amount to an acceptance by CIMB Bank of the subscription of the Investment. CIMB Bank has the sole and absolute discretion to accept or reject the Investor's subscription.*** ***CIMB Bank has full discretion as to the availability of any Investment and this includes but is not limited to the circumstance where CIMB Bank may cancel the proposed issuance of this Investment if the final Coupon Rate on the Issue Date is less than indicative coupon rate stated in the indicative term sheet.***

No	Provision	Existing Provision	New/Revised Provision
5.	TERMS AND CONDITIONS	This Product Agreement shall be duly executed by the Investor before the issuance of any Trade Confirmation. By execution of this Product Agreement by the Investor, the Investor agrees that the following Terms and Conditions shall be applicable to both the Issuer and the Investor.	This Product Agreement shall be duly executed by the Investor before the issuance of any Trade Confirmation. By execution of this Product Agreement by the Investor, the Investor *consents* that the following Terms and Conditions shall be applicable to both the Issuer and the Investor *subject to the issuance of a Trade Confirmation by the Issuer. The signing of this Product Agreement does not amount to an acceptance by the Issuer of the subscription of the Investment. The Issuer has the sole and absolute discretion to accept or reject the Investor's subscription.*
6.	Issue Date	The date the Principal Amount is placed with CIMB Bank as specified in the Trade Confirmation. • CIMB Bank, may, at its sole and absolute discretion, revise any indicative prices or rates prior to the Issue Date. • CIMB Bank reserves the right to determine not to proceed with the issuance of the Investment, at its sole and absolute discretion. This includes the scenario where the closing price of the Reference Asset on Issue Date is 10% higher than the Reference Asset's Last Closing Price (as hereinafter defined). • In the event CIMB Bank cancels the proposed issuance of the Investment, notification will be provided and any monies placed with CIMB Bank as Principal Amount will be returned to the relevant Investors but without interest.	The date the Principal Amount is placed with CIMB Bank as specified in the Trade Confirmation. • CIMB Bank, may, at its sole and absolute discretion, revise any indicative prices or rates prior to the Issue Date. • CIMB Bank reserves the right to determine not to proceed with the issuance of the Investment, at its sole and absolute discretion. This includes the scenario where *the final Coupon Rate on the Issue Date is less than indicative coupon rate stated in the indicative term sheet.* • In the event CIMB Bank cancels the proposed issuance of the Investment, notification will be provided and any monies placed with CIMB Bank as Principal Amount will be returned to the relevant Investors but without interest.
7.	Principal Amount	The principal amount invested by the Investor and accepted by CIMB Bank as an investment under this Investment as specified in the Trade Confirmation. For avoidance of doubt, the Principal Amount shall be reduced in accordance with the terms herein.	*The principal amount which the Investor applies for is subject to acceptance by CIMB Bank.* *The Principal Amount is the investment amount as specified in the Trade Confirmation.* For avoidance of doubt, the Principal Amount shall be reduced in accordance with the terms herein.

No	Provision	Existing Provision	New/Revised Provision
8.	Reference Asset's Last Closing Price	The closing price of the Reference Asset which is determined two (2) Scheduled Trading Days prior to the first day of the sales offer period for this Investment, as specified in the indicative Term Sheet.	Deleted
9.	Change in Law *(new)*	None	Means that on or after the Issue Date of any Investment: (a) due to the adoption of or any change in any applicable law or regulation (including without limitation, any tax law, exchange control laws or foreign exchange moratorium imposition which has an effect on the Investment), or (b) due to promulgation of or any change in the interpretation by any court, tribunal or regulatory authority with competent jurisdiction of any applicable law or regulation (including any action taken by a taxing authority), the Calculation Agent determines in good faith that it has become illegal for the Issuer and/or the Hedging Party to hold, acquire or dispose the Reference Asset or the Issuer and/or the Hedging Party will incur a materially increased cost in performing its obligations under the Investment (including, without limitation, due to any increase in tax liability, decrease in tax benefit or other adverse effect on its tax position).
10.	Delisting *(new)*	None	Means that the Exchange announces that pursuant to the rules of such Exchange, the Reference Asset cease (or will cease) to be listed, traded or publicly quoted on the Exchange for any reason (other than a Merger Event or Tender Offer) and are not immediately re-listed, re-traded or re-quoted on an exchange or quotation system located in the same country as the Exchange (or, where the Exchange is within the European Union, in any member state of the European Union).
11.	Hedging Disruption *(new)*	None	Means that the Hedging Party is: (a) unable, after using commercially reasonable efforts, to (i) acquire, establish, re-establish, substitute, maintain, unwind or dispose of any Hedge Positions; or (ii) realize,

No	Provision	Existing Provision	New/Revised Provision
			recover or remit the proceeds of any such Hedge Positions; and/or (b) unable after using commercially reasonable efforts to borrow (or maintain a borrowing of) shares with respect to such transaction in an amount equal to the number of shares that the Hedging Party deems necessary to hedge the equity price risk of entering into and performing its obligations with respect to a transaction. Hedging Party means CIMB Bank.
12.	Increased Cost of Hedging *(new)*	None	Means that: (a) the Hedging Party would incur a materially increased (as compared with circumstances existing on the Trade Date) amount of tax, duty, expense or fee (other than brokerage commissions) to (A) acquire, establish, re-establish, substitute, maintain, unwind or dispose of any Hedge Positions it deems necessary to hedge the equity price risk of entering into and performing its obligations with respect to each transaction pertaining to the Investment, or (B) realize, recover or remit the proceeds of any such Hedge Positions; and/or (b) the Hedging Party would incur a rate to borrow shares in respect of such transaction that is greater than the initial stock loan rate. Hedging Party means CIMB Bank.
13.	Insolvency *(new)*	None	Means that by reason of the voluntary or involuntary liquidation, bankruptcy, insolvency, dissolution or winding-up of or any analogous proceeding affecting an underlying company, (i) all the Reference Asset of that underlying company are required to be transferred to a trustee, liquidator or other similar official or (ii) holders of the Reference Asset of that underlying company become legally prohibited from transferring them.

No	Provision	Existing Provision	New/Revised Provision
14.	Insolvency Filing *(new)*	None	Means that the underlying company, or in the case of ETF/IT, its management company or trustee, institutes or has instituted against it by a regulator, supervisor or any similar official with primary insolvency, rehabilitative or regulatory jurisdiction over it in the jurisdiction of its incorporation or organization or the jurisdiction of its head or home office, or it consents to a proceeding seeking a judgment of insolvency or bankruptcy or any other relief under any bankruptcy or insolvency law or other similar law affecting creditors' rights, or a petition is presented for its winding-up or liquidation by it or such regulator, supervisor or similar official or it consents to such a petition, provided that proceedings instituted or petitions presented by creditors and not consented to by the underlying company (or ETF/IT Manager) shall not be deemed an Insolvency Filing.
15.	Merger Event *(new)*	None	Means in respect of any relevant Reference Asset, any: (a) reclassification or change of such Reference Asset that results in a transfer of or an irrevocable commitment to transfer all of such Reference Asset outstanding to another entity or person; or (b) consolidation, amalgamation, merger or binding share exchange of the underlying company with or into another entity or person (other than a consolidation, amalgamation, merger or binding share exchange in which such underlying company is the continuing entity and which does not result in a reclassification or change of all of such Reference Asset outstanding), takeover offer, Tender Offer, exchange offer, solicitation, proposal or other event by any entity or person to purchase or otherwise obtain 100% of the outstanding Reference Asset of the underlying

No	Provision	Existing Provision	New/Revised Provision
			company that results in a transfer or an irrevocable commitment to transfer all such Reference Asset (other than such Reference Asset owned or controlled by such other entity or person); or (c) consolidation, amalgamation, merger or binding share exchange of the underlying company or its subsidiaries with or into another entity in which the underlying company is the continuing entity and which does not result in a reclassification or change of all such Reference Asset outstanding but results in the outstanding Reference Asset (other than Reference Asset owned or controlled by such other entity) immediately prior to such event collectively representing less than 50% of the outstanding Reference Asset immediately following such event (a "Reverse Merger"), in each case if the Merger Date is on or before the Maturity Date (in the case of a physically settled Investment) or the Final Valuation or Valuation Date (in any other case). Merger Date means the closing date of a Merger Event or where a closing date cannot be determined under the local law applicable to such Merger Event, such other date as determined by the Issuer.
16.	Nationalisation *(new)*	None	Means all the Reference Asset or all or substantially all the assets of the underlying company are nationalized, expropriated or are otherwise required to be transferred to any governmental agency, authority, entity or instrumentality thereof.
17.	Share Depository Receipts Termination Event *(new)*	None	Means the Depository Agreement is or will be terminated, which is announced by the Share Depository Receipts issuer.
18.	Exchange Traded Fund	None	ETF/IT Disruption Event means the occurrence of any one or more of the

No	Provision	Existing Provision	New/Revised Provision
	("ETF") / Investment Trust ("IT") Extraordinary Event *(new)*		following events. each of which as determined by the Calculation Agent. (a) **ETF/IT Cross-Contamination** means a failure by the Exchange Traded Fund/Investment Trust to segregate assets effectively between different classes, series or sub-funds, which the Calculation Agent reasonably determines that it has a material effect on the Exchange Traded Fund/Investment Trust and will be for more than a short period of time and/or will not be of a temporary nature. (b) **ETF/IT Currency Change** means that the net asset value of the Exchange Traded Fund/Investment Trust is quoted in a different currency to that quoted on the Trade Date. (c) **ETF/IT Manager Resignation Event** means the resignation. Termination or replacement of the ETF/IT manager of the Exchange Traded Fund/Investment Trust. (d) **ETF/IT Modification** means in respect of the Exchange Traded Fund/Investment Trust, any material change or modification of the ETF/IT Documents that could reasonably be expected to affect the value of each share or unit of the Reference Asset or the rights or remedies of any holders thereof (in each case, as determined by the Calculation Agent), the mandate, risk profile or investment guidelines or objectives of the ETF/IT compared to those in effect on the Trade Date. (e) **ETF/IT NAV Publication Suspension Event** means in respect of the Exchange Traded Fund/Investment Trust, the Calculation Agent determines that the ETF/IT Manger, or any other entity who has been delegated the responsibility of publishing the net asset value ("**NAV**") of each share or unit of the Reference Asset, fails to or does not publish, the NAV of each share or unit of the

No	Provision	Existing Provision	New/Revised Provision
			Reference Asset. This failure, which is determined by the Calculation Agent, has a material effect on the Investment. (f) **ETF/IT Reclassification** means (1) the reclassification of the shares or units of the Exchange Traded Fund/Investment Trust or (2) the acquisition of the Exchange Traded Fund/Investment Trust by, or the aggregation of the Exchange Traded Fund/Investment Trust into, another fund whose mandate, risk-profile and/or benchmarks the Calculation Agent determines to be different from the mandate, risk-profile and/or benchmark of the Exchange Traded Fund/Investment Trust as of the Trade Date. (g) **ETF/IT Redemption or Subscription Event** means (1) the suspension of transfers of any shares or units of the Exchange Traded Fund/Investment Trust, (2) the introduction of a mandatory redemption or partial redemption of the shares or units of the Exchange Traded Fund/Investment Trust by authorized participants or market makers, (3) the non-execution of any creation, subscription or redemption order in respect of the shares or units of the Exchange Traded Fund/Investment Trust, or (4) the introduction or proposed introduction of subscription or redemption fees with respect to the shares or units of the Exchange Traded Fund/Investment Trust in excess of those in effect as of the Trade Date (or any proposal for the foregoing occurs). (h) **ETF/IT Regulatory Action** means, in respect of the Exchange Traded Fund/Investment Trust, any one of the following events: (i) Cancellation, suspension, revocation of the registration or approval of the Exchange Traded Fund/Investment Trust, by any governmental, legal or regulatory authority;

No	Provision	Existing Provision	New/Revised Provision
			(ii) Any change in the legal, tax, accounting or regulatory treatment of the Exchange Traded Fund/Investment Trust or its ETF/IT manager that is reasonably likely to have an adverse impact on the value of the shares or units of the Exchange Traded Fund / Investment Trust or on investors thereof (in each case, as determined by the Calculation Agent): (iii) the Exchange Traded Fund/Investment Trust or any of its ETF/IT manager or administrator becoming subject to any investigation, proceeding or litigation by any relevant governmental, legal or regulatory authority involving any activities relating to or resulting from the operation of the Exchange Traded Fund/Investment Trust, ETF/IT manager or administrator. This includes, without limitation, any future, announced or implemented material change to any one or more exemption orders, no action letters or interpretative guidance of the U.S. Securities and Exchange Commission (the "**SEC**"), including guidance issued by the SEC's staff, relating to the Exchange Traded Fund/Investment Trust or to exchange traded funds generally that affects holders of the shares or units of Exchange Traded Fund / Investment Trust, whether occurring through action of the SEC or otherwise, including as a result of a court order or executive order, reasonably likely to have an adverse impact on the value of the shares or units of the Exchange Traded Fund/Investment Trust or on any investor therein, or the operation of the Exchange Traded Fund/Investment Trust in accordance with the terms of the ETF/IT Documents (in each case, as determined by the Calculation Agent).

No	Provision	Existing Provision	New/Revised Provision
			(iv) the issuance of orders from any governmental. Legal or regulatory authorities to suspend the redemption obligations of the Exchange Traded Fund / Investment Trust, to freeze assets of the Exchange Traded Fund / Investment Trust or take any other action that is reasonably likely to have an adverse impact on the value of the shares or units of the Exchange Traded Fund / Investment Trust or on any investors thereof (in each case, as determined by the Calculation Agent). (i) **ETF/IT Reporting Event means** means the occurrence of any event affecting the Exchange Traded Fund/Investment Trust that, in the determination of the Calculation Agent, would make it impossible or impracticable for the Calculation Agent to determine the net asset value of the Exchange Traded Fund/Investment Trust, and such event continues for at least five (5) consecutive exchange business days. (j) **ETF/IT Strategy Breach** means, in respect of the Exchange Traded Fund/Investment Trust, any breach or violation, intentional or otherwise, of any strategy or investment guidelines stated in its ETF/IT Documents that is reasonably likely to affect the value of the shares or units of the Exchange Traded Fund/Investment Trust or the rights or remedies of any holders thereof (in each case, as determined by the Calculation Agent). (k) **ETF/IT Termination** means the cessation or unwinding, by the ETF/IT manager, of the legal structure that created the Exchange Traded Fund/Investment Trust. If any of the above ETF/IT Extraordinary Events occurs and has a material effect on the Investment, (a) the Calculation Agent shall determine and make such

No	Provision	Existing Provision	New/Revised Provision
			adjustments to the terms of the Investment or make substitution on the Reference Asset, as it deems necessary and appropriate in accordance to market practice, to reflect the economic effects of the ETF/IT Disruption Event, and (b) the Issuer shall have the right (but not the obligation) to terminate the Investment before the Maturity Date. For avoidance of doubt, any adjustments and/or substitutions made, if any, according to the above shall not apply retrospectively towards any prior calculation or determination of the variables or terms of the Investment nor that of any prior settlement and/or delivery that has already been made, settled, paid or delivered prior to the effective date of the above adjustment and/or substitution as determined by the Calculation Agent. Note: **ETF/IT Documents** means the constitutive and governing documents, subscription agreements and other related agreements of the Exchange Traded Fund/Investment Trust that set out its terms and conditions, as amended from time to time.
19.	Limited Partnership ("LP") Agreement *(new)*	None	Means the agreements governing the business activities of the Limited Partnership and specifying the rights of the holders of limited partner units, which may be amended from time to time.
20.	LP Agreement Amendment *(new)*	None	Means any amendment or supplement to the terms of the LP Agreement that the Calculation Agreement reasonably determines that is likely to affect the value of the Limited Partnership units or the rights or remedies of the unit holders.
21.	LP Agreement Breach *(new)*	None	Means any breach or violation to the terms of the LP Agreement that the Calculation Agent reasonably determines that is likely to affect the value of the Limited Partnership units or the rights or remedies of the unit holders.

No	Provision	Existing Provision	New/Revised Provision
22.	LP Conversion *(new)*	None	Means the conversion of the LP into a corporation or any other legal form.
23.	LP Disposition of Assets *(new)*	None	Means that the LP disposes of all or substantially all of the assets of the LP in a single transaction or series of transactions, including by way of merger, consolidation or any other combination.
24.	LP Disposition of Assets *(new)*	None	Means any of LP Agreement Amendment, LP Agreement Breach, LP Conversion,LP Disposition of Assets, Managing Partner Call or Managing Partner Withdrawal.
25.	LP Extraordinary Event *(new)*	None	Means the managing partner, general partner or any other person or entity authorized under the LP Agreement to carry out the purposes of the Limited Partnership and conduct its business.
26.	Managing Partner *(new)*	None	Means the Managing Partner (or any other person or entity) exercising the right to acquire the outstanding limited partner interests in the Limited Partnership.
27.	Managing Partner Call *(new)*	None	Means the withdrawal, resignation, termination, or replacement of its Managing Partner, or an event which the Calculation Agent reasonably determines that it has an analogous effect on the Limited Partnership as the withdrawal, resignation, termination, or replacement of its Managing Partner.
28.	Potential Adjustment Event	A Potential Adjustment Event includes without limitation, any of the following: (a) a subdivision, consolidation or reclassification of the relevant Reference Asset (unless resulting in a merger event) or a free distribution or dividend of any such Reference Asset to existing holders by way of bonus, capitalisation or similar issue; (b) special dividend, dividend-in-specie, capital repayment or capital distribution. For avoidance of doubt an ordinary dividend which includes interim or final dividend is not considered a Potential Adjustment Event;	A Potential Adjustment Event includes without limitation, any of the following: (a) a subdivision, consolidation or reclassification of the relevant Reference Asset (unless resulting in a merger event) or a free distribution or dividend of any such Reference Asset to existing holders by way of bonus, capitalisation or similar issue; (b) special dividend, dividend-in-specie, capital repayment or capital distribution. For avoidance of doubt, an ordinary *or regular* dividend, which includes interim or final dividend is not considered a Potential Adjustment Event. *Notwithstanding the foregoing, any dividend or return of capital, where the cash flow is*

No	Provision	Existing Provision	New/Revised Provision
		(c) rights issue; or (d) any other event that the Calculation Agent determines would have a dilutive or concentrative effect on the theoretical value of the relevant Reference Asset. If the Calculation Agent determines that a Potential Adjustment Event has occurred, the Calculation Agent shall be entitled to, at its sole and absolute discretion: (aa) make such adjustment(s) in the manner set out in Appendix A of this Product Agreement; and/or (bb) substitute such Reference Asset affected by such Potential Adjustment Event with substitute reference asset having such criteria as the Calculation Agent deems appropriate; and/or (cc) make a corresponding adjustment(s), if any, to any variables or other terms of the Investment as the Calculation Agent deems appropriate to account for that dilutive or concentrative effect. These adjustment(s) may, but need not, be determined by reference to the adjustment(s) in respect of such Potential Adjustment Event made by an options exchange to options on the relevant Reference Asset traded on such options exchange. and determine the effective date(s) of the adjustment(s), and/or substitution(s). For avoidance of doubt, in respect of a Reference Asset which is listed in Hong Kong, the Calculation Agent in its determination as to whether a Potential Adjustment Event has a dilutive or concentrative effect on the theoretical value of the relevant Reference Asset shall take into account whether the adjustments amount to a substantial	*recurring in nature or which is in essence is a regular payment arising from the normal course of business, as determined by the Calculation Agent in good faith, shall NOT be deemed as a Potential Adjustment Event.* (c) rights issue; *share capital or other securities of another underlying company acquired or owned by (directly or indirectly) by the underlying company or Share Depository Receipts issuer, as appropriate, as a result of a spin-off or other similar transaction*; or (d) any other event that the Calculation Agent determines would have a dilutive or concentrative effect on the theoretical value of the relevant Reference Asset. If the Calculation Agent determines that a Potential Adjustment Event has occurred, the Calculation Agent shall be entitled to, at its sole and absolute discretion: (aa) make such adjustment(s) in the manner set out in Appendix A of this Product Agreement; and/or (bb) substitute such Reference Asset affected by such Potential Adjustment Event with substitute reference asset having such criteria as the Calculation Agent deems appropriate; and/or (cc) make a corresponding adjustment(s), if any, to any variables or other terms of the Investment as the Calculation Agent deems appropriate to account for that dilutive or concentrative effect. These adjustment(s) may, but need not, be determined by reference to the adjustment(s) in respect of such Potential Adjustment Event made by an options exchange to options on the relevant Reference Asset traded on such options exchange.

No	Provision	Existing Provision	New/Revised Provision
		change of two percent (2%) or more. No adjustment shall be made where the Potential Adjustment Event results in an adjustment which amount to less than two percent (2%) of the variables or terms of the Investment being changed. The calculation and determination of the Calculation Agent to the above shall be final and binding on both CIMB Bank and the Investor. Without prejudice to subparagraph (aa), (bb) and (cc) above, the Issuer may, by notice to the Investor, terminate this Investment. If this happens, the Issuer will pay the Investor, in full satisfaction of all its obligations under this Investment, such Termination Amount (as hereinafter defined) as the Calculation Agent shall determine to be fair and reasonable in all circumstances. The Termination Amount may be less than the Principal Amount invested and may not necessarily be equal to the Redemption Amount at Maturity. In the worst case scenario, where the value of the Reference Asset is zero, Investor may risk losing the entire Principal Amount. Upon payment of the Termination Amount, the Issuer shall be fully released and discharged from its future obligations to the Investor in respect of this Investment. For avoidance of doubt, any adjustments and/or substitutions made, if any, pursuant to the above shall not apply retrospectively in respect of any prior calculation or determination of the variables or terms of the Investment or that of any prior settlement and/or delivery that had already been made, settled, paid and/or delivered.	and determine the effective date(s) of the adjustment(s), and/or substitution(s). For avoidance of doubt, *the Calculation Agent may also determine that no adjustment is to be made in respect of a Potential Adjustment Event, if such adjustment were to result in a sufficiently small change to the variables or terms of the Investment (typically below 2%), and if the options exchange where options on the Reference Asset are primarily traded does not make adjustments on its options resulting from the Potential Adjustment Event.* *In the case of Reference Assets listed in Hong Kong, the Calculation Agent will make reference to Chapter 8 of the Hong Kong Exchange's Operational Trading Procedures of its Option Trading Rules in determining if an adjustment is to be made in respect of a Potential Adjustment Event.* The calculation and determination of the Calculation Agent to the above shall be final and binding on both CIMB Bank and the Investor. Without prejudice to subparagraph (aa), (bb) and (cc) above, the Issuer may, by notice to the Investor, terminate this Investment. If this happens, the Issuer will pay the Investor, in full satisfaction of all its obligations under this Investment, such Termination Amount (as hereinafter defined) as the Calculation Agent shall determine to be fair and reasonable in all circumstances. The Termination Amount may be less than the Principal Amount invested and may not necessarily be equal to the Redemption Amount at Maturity. In the worst case scenario, where the value of the Reference Asset is zero, Investor may risk losing the entire Principal Amount. Upon payment of the Termination Amount, the Issuer shall be fully released and discharged from its future obligations to the Investor in respect of this Investment. For avoidance of doubt, any adjustments and/or substitutions made, if any, pursuant

No	Provision	Existing Provision	New/Revised Provision
			to the above shall not apply retrospectively in respect of any prior calculation or determination of the variables or terms of the Investment or that of any prior settlement and/or delivery that had already been made, settled, paid and/or delivered.
29.	Extraordinary Event	An Extraordinary Event includes without limitation, a merger event, tender offer, nationalization, delisting of the Reference Asset, insolvency, hedging disruptions and increased cost of hedging. If an Extraordinary Event occurs, then on or after the relevant Extraordinary Event, the Calculation Agent may in its sole and absolute discretion: (a) make such adjustments to any variables or other terms of the Investment as the Calculation Agent deems appropriate to account for the economic effect on the Investment of such Extraordinary Event. These adjustment(s) may, but need not, be determined by reference to the adjustment(s) in respect of such Extraordinary Event made by an options exchange to options on the relevant Reference Asset traded on such options exchange; and/or (b) substitute such Reference Asset affected by such Extraordinary Event with substitute reference asset having such criteria as the Calculation Agent deems appropriate; and/or (c) terminate the Investment and determine the effective date(s) of the adjustment(s),substitution(s) and/or termination. For avoidance of doubt, in respect of a Reference Asset which is listed in Hong Kong, the Calculation Agent in its determination as to whether adjustments are to be made pursuant to an	An Extraordinary Event includes without limitation, a Merger Event, Tender Offer, Nationalization, Delisting of the Reference Asset, insolvency, Insolvency Filing, Change in Law, Hedging Disruptions, Increased Cost of Hedging, *Share Depository Receipts Termination Event, ETF/IT Extraordinary Event and/or LP Extraordinary Event.* If an Extraordinary Event occurs, then on or after the relevant Extraordinary Event, the Calculation Agent may in its sole and absolute discretion: (d) make such adjustments to any variables or other terms of the Investment as the Calculation Agent deems appropriate to account for the economic effect on the Investment of such Extraordinary Event. These adjustment(s) may, but need not, be determined by reference to the adjustment(s) in respect of such Extraordinary Event made by an options exchange to options on the relevant Reference Asset traded on such options exchange; and/or (e) substitute such Reference Asset affected by such Extraordinary Event with substitute reference asset having such criteria as the Calculation Agent deems appropriate; and/or (f) terminate the Investment and determine the effective date(s) of the adjustment(s), substitution(s) and/or termination. For avoidance of doubt, *the Calculation Agent may also determine that no adjustment is to be made in respect of a Extraordinary Event, if such adjustment*

No	Provision	Existing Provision	New/Revised Provision
		Extraordinary Event shall take into account whether the adjustments amount to a substantial change of two percent (2%) or more. No adjustment shall be made where the Extraordinary Event results in an adjustment which amount to less than two percent (2%) of the variables or terms of the Investment being changed. The calculation and determination of the Calculation Agent to the above shall be final and binding on both CIMB Bank and the Investor. Where the Issuer terminates the Investment, the Issuer shall send notice to the Investor. If this happens, the Issuer will pay the Investor, in full satisfaction of all obligations of the Issuer under this Investment, such Termination Amount as the Calculation Agent shall determine to be fair and reasonable in all circumstances. The Termination Amount may be less than the Principal Amount invested and may not necessarily be equal to the Redemption Amount at Maturity. In the worst case scenario, where the value of the Reference Asset is zero, the Investor may also risk losing the entire Principal Amount. Upon payment of the Termination Amount, CIMB Bank shall be fully released and discharged from its future obligations to the Investor in respect of this Investment. For avoidance of doubt, any adjustments and/or substitutions made, if any, pursuant to the above shall not apply retrospectively in respect of any prior calculation or determination of the variables or terms of the Investment nor that of any prior settlement and/or delivery that had already been made, settled, paid and/or delivered.	*were to result in a sufficiently small change to the variables or terms of the Investment (typically below 2%), and if the options exchange where options on the Reference Asset are primarily traded does not make adjustments on its options resulting from Extraordinary Event.* *In the case of Reference Assets listed in Hong Kong, the Calculation Agent will make reference to Chapter 8 of the Hong Kong Exchange's Operational Trading Procedures of its Option Trading Rules in determining if an adjustment is to be made in respect of an Extraordinary Event.* The calculation and determination of the Calculation Agent to the above shall be final and binding on both CIMB Bank and the Investor. Where the Issuer terminates the Investment, the Issuer shall send notice to the Investor. If this happens, the Issuer will pay the Investor, in full satisfaction of all obligations of the Issuer under this Investment, such Termination Amount as the Calculation Agent shall determine to be fair and reasonable in all circumstances. The Termination Amount may be less than the Principal Amount invested and may not necessarily be equal to the Redemption Amount at Maturity. In the worst case scenario, where the value of the Reference Asset is zero, the Investor may also risk losing the entire Principal Amount. Upon payment of the Termination Amount, CIMB Bank shall be fully released and discharged from its future obligations to the Investor in respect of this Investment. For avoidance of doubt, any adjustments and/or substitutions made, if any, pursuant to the above shall not apply retrospectively in respect of any prior calculation or determination of the variables or terms of the Investment nor that of any prior settlement and/or delivery that had already been made, settled, paid and/or delivered.

<table>
<tr><th>No</th><th>Provision</th><th>Existing Provision</th><th>New/Revised Provision</th></tr>
<tr><td>30.</td><td>Settlement Disruption Event</td><td>An event that causes the payment of the Coupon Amount and/or Principal Amount and/or Redemption Amount at Maturity and/or the delivery of Reference Assets and/or early redemption amount and/or Termination Amount to be delayed, affected, restricted, prevented and/or disrupted provided always that it is not caused by the Issuer’s breach or inability to make payment and/or delivery. Upon the occurrence of a Settlement Disruption Event:

(l) any payment and/or delivery made shall be postponed until the date on which no Settlement Disruption Event is subsisting and the payment and/or delivery shall only be made after deduction or payment of any costs, expenses and/or liabilities incurred or to be incurred by the Calculation Agent or Issuer and no late payment interest or compensation whatsoever shall be payable by the Issuer to the Investor notwithstanding any postponement or delay of payments and/or deliveries as a result of a Settlement Disruption Event and no liability whatsoever shall attach to the Issuer; and

(m) the Issuer has the sole and absolute discretion to decide as to the mode of payment and/or settlement of the Coupon Amount, and/or Principal Amount and/or Redemption Amount at Maturity and/or Reference Assets and/or early redemption amount and/or Termination Amount.</td><td>(a) An event that causes the payment of the Coupon Amount and/or Principal Amount and/or Redemption Amount at Maturity and/or the delivery of Reference Assets and/or early redemption amount and/or Termination Amount to be delayed, affected, restricted, prevented and/or disrupted provided always that it is not caused by the Issuer’s breach or inability to make payment and/or delivery; or

(b) any event which occur at any time (as determined by the Calculation Agent) that delay, affect, restrict, prevent and/or disrupt the Issuer and/or any of its Affiliates from:
(i) converting the Strike Currency into the Settlement Currency through customary legal channels; or
(ii) converting the Strike Currency into the Settlement Currency at a rate at least as favourable as the rate for domestic financial institutions located in any Relevant Country; or
(iii) repatriating any funds in any currency or delivering the Reference Asset from the country or market in which its relevant Hedge Positions in respect of the Investment are traded; or

(c) an event where the Calculation Agent determines that it has become impracticable, illegal or impossible as a result of, without limitation, the adoption of, or any change in (or change in the interpretation of), any applicable law, rule, regulation, judgment, order, directive or decree of any Governmental Authority, exchange control, or otherwise as well as, any disruptions in the market in respect of the Strike Currency or Settlement Currency (including, without limitation, the existence of distortions in or unavailability of prices in respect of the Strike Currency or Settlement Currency) for:
(i) the Issuer to convert the Strike Currency to the Settlement</td></tr>
</table>

No	Provision	Existing Provision	New/Revised Provision
			Currency to make payment to the Investor; or *(ii) the Issuer to repatriate any funds in any currency or to deliver the Reference Asset, Asset Amount, as the case may be, from the country or market in which its relevant Hedge Positions in respect of the Investment are traded; or* *(d) an event beyond the control of the Issuer as a result of which the Issuer:* *(i) is unable to deliver the Reference Asset, the Asset Amount, as the case may be; or* *(ii) Is unable to effect a transfer of the Reference Asset, the Asset Amount, as the case may be, on the Maturity Date or the relevant Settlement Date(s), as the case may be, through the settlement system of the relevant Exchange.* Upon the occurrence of a Settlement Disruption Event; *(a)* any payment and/or delivery made shall be postponed until the date on which no Settlement Disruption Event is subsisting and the payment and/or delivery shall only be made after deduction or payment of any costs, expenses and/or liabilities incurred or to be incurred by the Calculation Agent or Issuer and no late payment interest or compensation whatsoever shall be payable by the Issuer to the Investor notwithstanding any postponement or delay of payments and/or deliveries as a result of a Settlement Disruption Event and no liability whatsoever shall attach to the Issuer; and *(b)* the Issuer has the sole and absolute discretion to decide as to the mode of payment and/or settlement of the Coupon Amount, and/or Principal Amount and/or Redemption Amount at Maturity and/or Reference Assets and/or early redemption amount and/or Termination Amount.

No	Provision	Existing Provision	New/Revised Provision
31.	Illegality *(new)*	None	Means at any time, the Issuer becomes aware that the subscription, maintenance and the investment of the Investment on the part of the Investor is in contravention of any applicable law, regulation, directions or any requirements of authorities and / or regulators. If Illegality occurs, the Issuer may, by notice to the Investor terminate the relevant Investment, If the Calculation Agent terminates the relevant Investment, the Issuer will pay the Investor, in full satisfaction of all obligations of the Issuer under such Investment, such amount as the Calculation Agent shall determine to be fair and reasonable in all circumstances. Upon such payment, the Issuer shall be fully released and discharged from its future obligations to the Investor in respect of the relevant Investment.
32.	Relevant Country *(new)*	None	Means: (a) any country (or any political or regulatory authority thereof) in which the Strike Currency is the legal tender or currency of the country; or (b) any country (or any political or regulatory authority thereof) with which the Reference Assets have a material connection and, in determining what is material, the Calculation Agent, may without limitation, refer to the country in which the Reference Assets are listed, the country in which the Reference Assets is incorporated and/or such other factor(s) as the Calculation Agent may deem appropriate, as determined by the Calculation Agent.
33.	Issuance Programme	This Investment is issued under a Structured Product Programme established pursuant to the Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework issued by Securities Commission Malaysia ("**SC**").	*This Product Agreement relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework (as revised, amended, replaced, supplemented or*

No	Provision	Existing Provision	New/Revised Provision
			superceded from time to time) under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993). *This Investment is also governed by Guidelines on Sales Practices of Unlisted Capital Market Products (2012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities Commision Malayia (2024), Guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, Guidelines on Provision of Information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or supersed*ed from time to time.
34.	Information on Reference Asset	The information on Reference Asset is available upon request.	The information on Reference Asset *(which includes historical price trend)* is available upon request.
35.	Taxes & Duties *(new)*	None	Investor shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with the Investment.
36.	Personal Data Privacy Law (Applicable Where The Investor is An Individual) (Paragraphs 1 -4)	1. Pursuant to the requirements of the Personal Data Protection Act 2010, CIMB Bank is required to obtain consent from you for the processing of your personal data. Therefore, you hereby agreed to CIMB Bank's processing of the personal data which you may provide to CIMB Bank now and from time to time in connection with the Investment as well as the services provided by CIMB Bank to you. In this regard, you confirm to have read, understood and consent to be bound by the CIMB Group Privacy Notice (which is available at CIMB Bank's website at http://www.cimbbank.com.my or otherwise made available to you) ("**Privacy Notice**") and the clauses herein, as may relate to the processing of your personal information. For the avoidance of doubt, you agree that the said Privacy Notice shall be deemed to	1. Pursuant to the requirements of the Personal Data Protection Act 2010, CIMB Bank is required to obtain consent from you for the processing of your personal data. Therefore, you hereby *consent* to CIMB Bank's processing of the personal data which you may provide to CIMB Bank now and from time to time in connection with the Investment as well as the services provided by CIMB Bank to you. In this regard, you confirm to have read, understood and consent to be bound by the CIMB Group Privacy Notice (which is available at CIMB Bank's website at http://www.cimbbank.com.my or otherwise made available to you) ("**Privacy Notice**") and the clauses herein, as may relate to the processing of your personal information. For the avoidance of doubt, you *consent* that the said Privacy Notice shall be

No	Provision	Existing Provision	New/Revised Provision
		be incorporated by reference into this Product Agreement. 2. In the event you provide personal information relating to third parties, including information relating to your next-of-kin, dependents, individual guarantors, individual security providers and/or authorized representatives for the purpose of opening, maintaining or operating your account(s)/facility(ies)/Investment(s) with CIMB Bank, facilitating the Investment or otherwise subscribing to CIMB Bank's products and services and/or the Investment, you hereby: (a) confirm that you have duly obtained their consents or are otherwise entitled to provide the information to CIMB Bank and for CIMB Bank to use it in accordance with this Product Agreement, Investment and/or the continuing operation of any account or facility; (b) agree to ensure that the personal information of the said third parties is accurate; (c) agree to update CIMB Bank in writing in the event of any material change to the said personal information; and (d) agree and will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of this Investment and/or related services or for the performance of the Structured Products Master Agreement, this Product Agreement and this Investment to comply with contractual requirements or to comply with any legal requirements. 3. Where you instruct CIMB Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant	deemed to be incorporated by reference into this Product Agreement. 2. In the event you provide personal information relating to third parties, including information relating to your next-of-kin, dependents, individual guarantors, individual security providers and/or authorized representatives for the purpose of opening, maintaining or operating your account(s)/facility(ies)/Investment(s) with CIMB Bank, facilitating the Investment or otherwise subscribing to CIMB Bank's products and services and/or the Investment, you hereby: (a) confirm that you have duly obtained their consents or are otherwise entitled to provide the information to CIMB Bank and for CIMB Bank to use it in accordance with this Product Agreement, Investment and/or the continuing operation of any account or facility; (b) *confirm* that the personal information of the said third parties is accurate; (d) *undertake* to update CIMB Bank in writing in the event of any material change to the said personal information; and (d) *undertake to* inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of this Investment and/or related services or for the performance of the Structured Products Master Agreement, this Product Agreement and this Investment to comply with contractual requirements or to comply with any legal requirements. 3. Where you instruct CIMB Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in

No	Provision	Existing Provision	New/Revised Provision
		to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing CIMB Bank and/or CIMB Bank's agents to enter into any cross-border transaction on your behalf, you hereby agree to the above said disclosures on behalf of yourself and others involved in the said cross-border transaction. 4. CIMB Bank may at anytime and from time to time now and/or in the future use a credit reporting/reference agency, (a) to help make decisions, for example: (i) when CIMB Bank needs to check details on applications for credit and credit-related or other facilities including this Investment; (ii) when CIMB Bank needs to manage credit and credit-related accounts or facilities, including conducting reviews of your portfolio(s) and/or pursuant to this Investment; (iii) when CIMB Bank needs to recover debts; and/or (b) to verify and/or make any checks and/or obtain any information and/or confirmation at any time and from time to time now and/or in the future for the purpose of the initial processing and thereafter the utilisation and/or continued maintenance of the Transaction, any purpose related to or in connection with the Transaction, in order to facilitate the business and operations relating to and/or the performance of the terms of your Investment and obligation under the Investment.	the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing CIMB Bank and/or CIMB Bank's agents to enter into any cross-border transaction on your behalf, you hereby *consent and authorise* the above said disclosures on behalf of yourself and others involved in the said cross-border transaction. 4. CIMB Bank may at anytime and from time to time now and/or in the future use a credit reporting/reference agency, (a) to help make decisions, for example: (i) when CIMB Bank needs to check details on applications for credit and credit-related or other facilities including this Investment; (ii) when CIMB Bank needs to manage credit and credit-related accounts or facilities, including conducting reviews of your portfolio(s) and/or pursuant to this Investment; (iii) when CIMB Bank needs to recover debts; and/or (b) to verify and/or make any checks and/or obtain any information and/or confirmation at any time and from time to time now and/or in the future for the purpose of the initial processing and thereafter the utilisation and/or continued maintenance of the Transaction, any purpose related to or in connection with the Transaction, in order to facilitate the business and operations relating to and/or the performance of the terms of your Investment and obligation under the Investment. You are *aware and consent to the* linking by credit reporting/reference agencies to any other names you use or have used, and any joint and several applicants. In this regard, you hereby consent and authorise

No	Provision	Existing Provision	New/Revised Provision
		You will be linked by credit reporting/reference agencies to any other names you use or have used, and any joint and several applicants. In this regard, you hereby consent and authorise CIMB Bank to disclose to such credit reporting/reference agency, your consent and authorisation to allow such credit reporting/reference agency to disclose your credit information (as defined under the Credit Reporting Agencies Act 2010) to CIMB Bank. You agree that CIMB Bank may also share personal information about you, your account(s)/facility(ies) and/or Investment with the relevant credit reporting/reference agencies for the abovesaid purposes.	CIMB Bank to disclose to such credit reporting/reference agency, your consent and authorisation to allow such credit reporting/reference agency to disclose your credit information (as defined under the Credit Reporting Agencies Act 2010) to CIMB Bank. You *consent and authorise* that CIMB Bank *to* share personal information about you, your account(s)/facility(ies) and/or Investment with the relevant credit reporting/reference agencies for the abovesaid purposes.
37.	Personal Data Privacy Law (Applicable Where The Investor is An Individual) (Paragraph 9)	9. You further agree that CIMB Bank shall not in any event be liable for any claim, loss, damage (financial and otherwise), injuries, embarrassments or liability howsoever arising whether in contract, tort, negligence, strict liability or any basis (including direct or indirect, special, incidental, consequential or punitive damages or loss of profits or savings) arising from any inaccuracy or loss, deletion or modification of data or for any other reasons whatsoever relating to any information forwarded to such credit reference agencies and/or such other party, as the case may be, or in relation to any access or use, or the inability to access or use by such credit reference agencies and/or such other party or reliance on the information contained therein, whether caused by any technical, hardware or software failure of any kind, the interruption, error, omission, delay, viruses or otherwise howsoever.	9. You further *acknowledge and understand* that CIMB Bank shall not in any event be liable for any claim, loss, damage (financial and otherwise), injuries, embarrassments or liability howsoever arising whether in contract, tort, negligence, strict liability or any basis (including direct or indirect, special, incidental, consequential or punitive damages or loss of profits or savings) arising from any inaccuracy or loss, deletion or modification of data or for any other reasons whatsoever relating to any information forwarded to such credit reference agencies and/or such other party, as the case may be, or in relation to any access or use, or the inability to access or use by such credit reference agencies and/or such other party or reliance on the information contained therein, whether caused by any technical, hardware or software failure of any kind, the interruption, error, omission, delay, viruses or otherwise howsoever.
38.	Personal Data Privacy Law (Applicable Where The Investor is A Body Corporate)	In the event CIMB Bank requires any personal information relating to third party individuals (including information relating to your directors, individual shareholders, officers, individual guarantors, individual security providers and/or authorized representatives) (collectively "**Corporate Third Parties**"),	In the event CIMB Bank requires any personal information relating to third party individuals (including information relating to your directors, individual shareholders, officers, individual guarantors, individual security providers and/or authorized representatives) (collectively "**Corporate Third Parties**"), you shall provide to CIMB

No	Provision	Existing Provision	New/Revised Provision
		you shall provide to CIMB Bank such information promptly. In this regard, you hereby irrevocably consent, authorise and confirm that you have duly obtained the requisite consents and authorisations from such Corporate Third Parties for CIMB Bank: 1. to be provided their personal information as may be required by CIMB Bank for use in accordance with the relevant terms and conditions of the products and services and/or the Investment and/or for the purpose of the grant and continued maintenance of any facility/account and/or the Investment; 2. to carry out the necessary reference checks including but not limited to credit reference/reporting checks to further ascertain the status of the Corporate Third Parties; 3. for CIMB Bank to disclose the personal information to its subsidiaries or related corporations in facilitating the Investments, business and operations pursuant to this Product Agreement ; 4. where required by CIMB Bank, to disclose such personal information of the said Corporate Third Parties to CIMB Group as well as to the classes of parties described in the CIMB Group Privacy Notice (which is available at http://www.cimbbank.com.my or had otherwise been made available to the Investor) for the purposes identified therein; and You agree to undertake the responsibility to update CIMB Bank in writing should there be any change to the personal information of the Corporate Third Parties in a timely manner, in which event the consents, authorisations and confirmations with respect to such Corporate Third Parties are accordingly	Bank such information promptly. In this regard, you hereby irrevocably consent, authorise and confirm that you have duly obtained the requisite consents and authorisations from such Corporate Third Parties for CIMB Bank: 1. to be provided their personal information as may be required by CIMB Bank for use in accordance with the relevant terms and conditions of the products and services and/or the Investment and/or for the purpose of the grant and continued maintenance of any facility/account and/or the Investment; 2. to carry out the necessary reference checks including but not limited to credit reference/reporting checks to further ascertain the status of the Corporate Third Parties; 3. for CIMB Bank to disclose the personal information to its subsidiaries or related corporations in facilitating the Investments, business and operations pursuant to this Product Agreement ; 4. where required by CIMB Bank, to disclose such personal information of the said Corporate Third Parties to CIMB Group as well as to the classes of parties described in the CIMB Group Privacy Notice (which is available at http://www.cimbbank.com.my or had otherwise been made available to the Investor) for the purposes identified therein; and You ~~agree to~~ undertake the responsibility to update CIMB Bank in writing should there be any change to the personal information of the Corporate Third Parties in a timely manner, in which event the consents, authorisations and confirmations with respect to such Corporate Third Parties are accordingly provided by you to CIMB Bank as set out above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties,

No	Provision	Existing Provision	New/Revised Provision
		provided by you to CIMB Bank as set out above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties, you agree and shall inform the said Corporate Third Parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of this Investment and/or related services or for the performance of the Structured Products Master Agreement, this Product Agreement and this Investment to comply with contractual requirements or to comply with any legal requirements.	you undertake to inform the said Corporate Third Parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of this Investment and/or related services or for the performance of the Structured Products Master Agreement, this Product Agreement and this Investment to comply with contractual requirements or to comply with any legal requirements.

11) Revisions Specific to the Risk Disclosure Statement of NPP Autocall EL SP

No	Provision	Existing Provision	New/Revised Provision
1.	Credit Risk	This Investment is **NOT** principal protected and is **NOT protected by Perbadanan Insurans Deposit Malaysia**. The payment of the Principal Amount, the Coupon Amount, the early redemption amount or the Termination Amount of this Investment depends upon the ability of CIMB Bank to make such payments. The Investor is therefore taking the credit risk of CIMB Bank as the counterparty to the Investment. Additionally, when redemption requires the delivery of the Reference Asset, the redemption will also be dependent on the credit risk of CIMB Bank as well as the ability of CIMB Bank to purchase such Reference Asset from the market. Given this exposure, the Investor should be comfortable with the credit strength of CIMB Bank and its ability to perform its obligations herein.	This Investment is **NOT** principal protected and is **NOT protected by Perbadanan Insurans Deposit Malaysia**. The payment of the Principal Amount, the Coupon Amount, the early redemption amount or the Termination Amount of this Investment depends upon the ability of CIMB Bank to make such payments. The Investor is therefore taking the credit risk of CIMB Bank as the counterparty to the Investment. Additionally, when redemption requires the delivery of the Reference Asset, the redemption will also be dependent on the credit risk of CIMB Bank as well as the ability of CIMB Bank to purchase such Reference Asset from the market. *The Investor should also note that the Principal Amount paid by the Investor for the subscription of the Investment is not considered a deposit for the purposes of the Financial Services Act 2013 and therefore does not enjoy any express or implied preference or priority accorded to deposits thereunder. Accordingly, the Investment is an unsecured liability of the Issuer ranking pari-passu with the Issuer's other unsecured non-deposit liabilities.*

No	Provision	Existing Provision	New/Revised Provision
			Given this exposure, the Investor should be comfortable with the credit strength of CIMB Bank and its ability to perform its obligations herein.
2.	Market Risk (Paragraph 1)	… The general economic and political situation of the country and general market sentiment may also affect the value of the Investment. In addition, the price movement of the Reference Asset may not necessarily be linked to economic fundamentals and the market may move in a manner which is not necessarily logical or predictable.	… The general economic and political situation of the country and general market sentiment may also affect the value of the Investment. *There may also be a possibility that the reference asset is a Real Estate Investment Trust ("REIT'). In such an event, the Investment will be subject to risks associated with the real estate sector, including but not limited to property concentration, rental income stability, lease duration, and fluctuations in real estate market conditions .*In addition, the price movement of the Reference Asset may not necessarily be linked to economic fundamentals and the market may move in a manner which is not necessarily logical or predictable.
3.	Legal Risk (Paragraph 1)	<u>Paragraph 1</u> The Investor has to ensure that its subscription of the Investment is in compliance with all laws, regulations and guidelines governing the Investor. In particular, the Investor should ensure that it falls within Schedule 6 or Schedule 7 of the Capital Markets and Services Act 2007 (the "**CMSA**"), the Securities Commission Malaysia ("**SC**") Guidelines on Categories of Sophisticated Investors and comply with Bank Negara Malaysia ("**BNM**")'s Foreign Exchange Administration Rules. Additionally, the Investor should be aware of the legal terms and conditions of the Investment (and if necessary seek legal advice in relation thereto) to ensure that the Investor has the power, capacity and authority to invest in the same and such Investment does not contravene any laws, regulations, guidelines and/or contractual restrictions which are specific to the Investor.	<u>Paragraph 1</u> The Investor has to ensure that its subscription of the Investment is in compliance with all laws, regulations and guidelines governing the Investor. In particular, the Investor should ensure that it falls within Schedule 6 or Schedule 7 of the Capital Markets and Services Act 2007 (the "**CMSA**") *and* the Securities Commission Malaysia ("**SC**") Guidelines on Categories of Sophisticated Investors and that *it complies* with Bank Negara Malaysia ("**BNM**")'s Foreign Exchange Administration Rules. Additionally, the Investor should be aware of the legal terms and conditions of the Investment (and if necessary seek legal advice in relation thereto) to ensure that the Investor has the power, capacity and authority to invest in the same and such Investment does not contravene any laws, regulations, guidelines and/or contractual restrictions which are specific to the Investor.
4.	Liquidity Risk	The Investor should note that the Investment in itself is not listed, non-transferable and non-tradable.	The Investor should note that the Investment in itself is not listed, non-transferable and non-tradable.

No	Provision	Existing Provision	New/Revised Provision
		Accordingly, the ability of the Investor to liquidate its position in relation to the Investment depends upon the conditions for early redemption as outlined in the Product Agreement. In addition to the fact that the Investment is not transferable, the Investor should also note that it is unlikely that there would be a secondary market for the Investment and that the Issuer is not in any case obliged to make any market for the Investment. The Investor should be prepared to hold the Investment until maturity.	Accordingly, the ability of the Investor to liquidate its position in relation to the Investment depends upon the conditions for early redemption as outlined in the Product Agreement. In addition to the fact that the Investment *is not listed, non-tradeable and* non-transferable, the Investor should also note that it is unlikely that there would be a secondary market for the Investment and that the Issuer is not in any case obliged to make any market for the Investment. The Investor should be prepared to hold the Investment until maturity.
4.	Role of Calculation Agent	The Calculation Agent does not act as the agent of the Investor and therefore owes no fiduciary duty to the Investor in arriving at its calculations and determinations. The Calculation Agent is however obliged to act in good faith in arriving at its calculations and determinations.	The Calculation Agent *is the Issuer which* does not act as the agent of the Investor and therefore owes no fiduciary duty to the Investor in arriving at its calculations and determinations. The Calculation Agent is however obliged to act in good faith *and in a commercially reasonable manner* in arriving at its calculations and determinations.
5.	Management and Governance Risk *(new)*	None	Where the reference asset is an Exchange Traded Fund/Investment Trust or Limited Partnerships ("**LP**"), the management company, trustee, sponsor, general partner, or other entity responsible for managing the reference asset may take actions or decisions such as changes in investment strategy, structure, or governance that could affect the performance of the reference asset. These entities may have full discretion over their operation and are not required to act in the interest of Investment holders. Investors should note that such actions may adversely affect the value or return of the Investment.
6.	Tracking Error Risk *(new)*	None	If the reference asset is an Exchange Traded Funds ("**ETF**") /Investment Trust ("**IT**") which tracks the performance of an underlying index, the performance or net asset value ("**NAV**") of the ETF/IT may not fully reflect the performance of its underlying index due to the differences in portfolio composition, transaction costs, management fees, corporate actions, or the exclusion of dividends. Thus, the Investor should note that the ETF/IT may underperform its benchmark

No	Provision	Existing Provision	New/Revised Provision
			index, and the return on the Investment may differ from, and could be lower than, that of a direct investment in the underlying index of shares.
7.	Correlation and Market Price Deviation Risk *(new)*	None	Where the reference asset is an ETF/ IT, the performance of market price of an ETF/IT may not always move in line with its underlying index or its net asset value ("NAV"). Market volatility, liquidity constraints or supply and demand imbalances may cause temporary mismatches between the ETF/IT's traded price, its NAV and the performance of its benchmark. Therefore, the Investor should note that the ETF/IT may not accurately reflect the performance of its underlying index.
9.	Information Asymmetry and Transparency Risk *(new)*	None	Where the reference asset is an ETF/IT, share depository receipts or LP, the Issuer gives no assurance that all material events affecting the reference asset have been publicly disclosed prior to the trade date of the Investment. The timing, completeness, and manner of disclosure may vary depending on the jurisdiction of the reference asset, and in some cases, disclosure requirements may not extend to all material events in real time. Information transparency may also differ depending on the nature of the reference asset. ETF/IT generally reports on a periodic rather than continuous basis. Issuers of share depositary receipts, especially in emerging markets, may have limited or delayed disclosures. LP often provide less comprehensive or differently formatted public information compared to listed companies. These variations in disclosure standards and transparency levels across different reference asset types may increase information asymmetry between the Issuer and Investors. The Investor should note that any delay, omission, or inconsistency in the release of material information may result in Investors making decisions based on incomplete or outdated data.

No	Provision	Existing Provision	New/Revised Provision
10.	Investor Has No Shareholder's Rights *(new)*	None	The Investor should note that being a holder of the Investment will not mean that the Investor is a shareholder of the underlying companies. The Investor will have no shareholder's rights in respect of the underlying companies or share depositary receipt or ETF/IT or LP to recourse against the Issuer, management company, or any entity associated with the relevant reference assets until the relevant reference assets, if any, have been transferred by the Issuer to the Investor on the maturity date.
11.	Specific Risks *(new)*	None	In the event that there are any specific risks (which may or may not already be comprised in the above) which the Issuer wishes to direct to the attention of the Investor, such risks will be set out in the Product Agreement and/or the Trade Confirmation and the Investor is therefore strongly advised to carefully read and understand the Product Agreement and the Trade Confirmation.
12.	**Issuance Programme** *(new)*	None	This Risk Disclosure Statement, relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993).
15.	**Recent Price Trends of the Reference Asset**	Please refer to Appendix 1	Deleted

12) Revisions Specific to the Structured Product Master Agreement of NPP Bullish-Bearish Digital Commodity Structured Product ("NPP Digital Commodity")

No	Provision	Existing Provision	New/Revised Provision
1.	Introduction	None	This Master Agreement relates to the issuance of the Investment which is a debenture pursuant to a structured

No	Provision	Existing Provision	New/Revised Provision
			product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993).
2.	Privacy Laws (for Individuals)	(a) Pursuant to the requirements of the Personal Data Protection Act 2010, the Bank is required to obtain the Investor's consent for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Bank's processing of the personal data which the Investor may provide to the Bank now and from time to time in connection with the Investment herein as well as the services provided by the Bank to the Investor. In this regard, the Investor also confirms that the Investor has read, understood and agreed to be bound by the CIMB Group privacy notice (which is available at www.cimbbank.com.my or www.cimbislamic.com) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of doubt, the Investor agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Master Agreement. (b) In the event the Investor provides personal information relating to third parties, including information relating to its next-of-kin, guarantors and other individual security providers and dependents, for the purpose of opening, maintaining or operating its account(s) with the Bank, facilitating the Investment or otherwise subscribing to the Bank's products and services, the Investor (i) confirms that Investor has obtained their consent or are otherwise entitled to provide this information to the Bank and for the Bank to use it in accordance with this Master Agreement and the continuing operation of any account; (ii) agrees to ensure that the personal information	(a) Pursuant to the requirements of the Personal Data Protection Act 2010, the Bank is required to obtain the Investor's consent for the processing of the Investor's personal data. Therefore, the Investor hereby consents to the Bank's processing of the personal data which the Investor may provide to the Bank now and from time to time in connection with the Investment herein as well as the services provided by the Bank to the Investor. In this regard, the Investor also confirms that the Investor has read, understood and agreed to be bound by the CIMB Group privacy notice (which is available at www.cimbbank.com.my or www.cimbislamic.com) ("Privacy Notice") and the clauses herein, as may relate to the processing of the Investor's personal information. For the avoidance of doubt, the Investor *consents* that the said Privacy Notice shall be deemed to be incorporated by reference into this Master Agreement. (b) In the event the Investor provides personal information relating to third parties, including information relating to its next-of-kin, guarantors and other individual security providers and dependents, for the purpose of opening, maintaining or operating its account(s) with the Bank, facilitating the Investment or otherwise subscribing to the Bank's products and services, the Investor (i) confirms that Investor has obtained their consent or are otherwise entitled to provide this information to the Bank and for the Bank to use it in accordance with this Master Agreement and the continuing

No	Provision	Existing Provision	New/Revised Provision
		of the said third parties is accurate; (iii) agrees to update the Bank in writing in the event of any material change to the said personal information; and (iv) will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Master Agreement, the Product Agreement and the Investment to comply with contractual requirements or to comply with any legal requirements. (c) Where the Investor instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and/or its agents to enter into any cross-border transaction on the Investor's behalf, the Investor agrees to the above said disclosures on behalf of itself and others involved in the said cross-border transaction.	operation of any account; (ii) *confirms* that the personal information of the said third parties is accurate; (iii) *undertakes* to update the Bank in writing in the event of any material change to the said personal information; and (iv) will inform the third parties that they will have the option to withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services or for the performance of this Master Agreement, the Product Agreement and the Investment to comply with contractual requirements or to comply with any legal requirements. (c) Where the Investor instructs the Bank to effect any sort of cross-border transaction (including to make or receive payments), the personal details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing the Bank and/or its agents to enter into any cross-border transaction on the Investor's behalf, the Investor *consents and authorises* the above said disclosures on behalf of itself and others involved in the said cross-border transaction.
3.	Privacy Laws (for Corporates) (Paragraph (b))	(b) The Investor *agrees* to update the Bank in writing should there be any changes to the personal information of the said third parties as stated in subparagraph (a) above in a timely manner in which event the Investor's confirmation in respect of the said requisite consent are accordingly provided by the Investor as set out in subparagraph (a) above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the said Corporate Third Parties, the Investor	(b) The Investor *undertakes* to update the Bank in writing should there be any changes to the personal information of the said third parties as stated in subparagraph (a) above in a timely manner in which event the Investor's confirmation in respect of the said requisite consent are accordingly provided by the Investor as set out in subparagraph (a) above. Should the said consent, authorisation and confirmation be subsequently revoked by any of the

No	Provision	Existing Provision	New/Revised Provision
		agrees and shall inform the said Corporate Third Parties that they will have the option withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services, the performance of this Master Agreement, the Product Agreement, and the Investment to comply with contractual requirements or to comply with any legal requirements	said Corporate Third Parties, the Investor *undertakes to* inform the said Corporate Third Parties that they will have the option withdraw the consent given by them earlier except where such disclosure of the information is necessary for the entry and provision of the Investment and/or related services, the performance of this Master Agreement, the Product Agreement, and the Investment to comply with contractual requirements or to comply with any legal requirements

13) Revisions Specific to the Product Agreement of NPP Digital Commodity

No	Provision	Existing Provision	New/Revised Provision
1.	PRODUCT AGREEMENT *(new paragraph)*	None	THIS DOCUMENT SERVES AS A NOTIFICATION OF THE APPLICABLE TERMS AND CONDITIONS OF THE ENHANCED GOVVIES LINKED STRUCTURED PRODUCT TO WHICH THE INVESTOR MAY OFFER TO SUBSCRIBE. THE INVESTOR'S SIGNING OF THIS DOCUMENT AND THE RETURN OF THIS DOCUMENT (DULY SIGNED) TO THE ISSUER DOES NOT AMOUNT TO AN ACCEPTANCE BY THE ISSUER. THE ISSUER MAY ACCEPT OR REJECT THE INVESTOR'S OFFER AT ITS ABSOLUTE DISCRETION. .
2.	Description (Paragraph 3: Credit Risk)	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following: o Credit risk: The payment of the principal amount and any returns of this Investment depend upon the ability of the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee and CIMB Bank Berhad ("CIMB Bank" or the "Bank") to make such payments. The Investor should make its own assessment of the	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following: Credit risk: The payment of the principal amount and any returns of this Investment depend upon the ability of the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee and CIMB Bank Berhad ("CIMB Bank" or the "Bank") to make such payments. The Investor should make its own assessment of the credit risk of the Reference Obligation where there is a

No	Provision	Existing Provision	New/Revised Provision
		credit risk of the Reference Obligation where there is a possibility that the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee or the Guarantor is unable to make interest or coupon payments or principal payments of the Reference Obligation when they are due.	possibility that the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee or the Guarantor is unable to make interest or coupon payments or principal payments of the Reference Obligation when they are due. *The investor should also note that the Principal Amount paid by the investor for the subscription of the Investment is not considered a deposit for the purposes of the Financial Services Act 2013 and therefore does not enjoy any express or implied preference or priority accorded to deposits thereunder. Accordingly, the Investment is an unsecured liability of the Issuer ranking pari-passu with the Issuer's other unsecured non-deposit liabilities. Given this exposure, the Investor should be comfortable with the credit strength of CIMB Bank and its ability to perform its obligations herein.*
3.	Description (Paragraph 3 Market Risk)_	The returns on the Investment may be dependent upon the performance of the underlying reference(s). The performance may be susceptible to fluctuations due to economic factors, market sentiments and may vary depending on the outcome of one or more market factors. This may include the possibility that the returns on this Investment may be substantially less than expected, or even that no returns at all may result from this Investment.	The returns on the Investment may be dependent upon the performance of the underlying reference(s). The performance may be susceptible to fluctuations due to economic factors, market sentiments and may vary depending on the outcome of one or more market factors. This may include the possibility that the returns on this Investment may be substantially less than expected, or even that no returns at all may result from this Investment. *There may also be a possibility that the reference asset is a Real Estate Investment Trust ("REIT'). In such an event, the Investment will be subject to risks associated with the real estate sector, including but not limited to property concentration, rental income stability, lease duration, and fluctuations in real estate market conditions.*
4.	Disclaimer *(new paragraph at the end)*	None	CIMB Bank has full discretion as to the issuance of any Trade Confirmation in relation to any Investment. The signing of this Agreement does not amount to an acceptance by CIMB Bank of the subscription of the Investment. CIMB Bank has the sole and absolute discretion to accept or reject the Investor's subscription.

No	Provision	Existing Provision	New/Revised Provision
			CIMB Bank has full discretion as to the availability of any Investment and this includes but is not limited to the circumstance where CIMB Bank may cancel the proposed issuance of this Investment if the final Coupon Rate on the Issue Date is less than indicative coupon rate stated in the indicative term sheet.
5.	TERMS AND CONDITIONS	This Product Agreement shall be duly executed by the Investor before the issuance of any Trade Confirmation. By execution of this Product Agreement by the Investor, the Investor agrees that the following Terms and Conditions shall be applicable to both the Issuer and the Investor.	This Product Agreement shall be duly executed by the Investor before the issuance of any Trade Confirmation. By execution of this Product Agreement by the Investor, the Investor *consents* that the following Terms and Conditions shall be applicable to both the Issuer and the Investor *subject to the issuance of a Trade Confirmation by the Issuer. The signing of this Product Agreement does not amount to an acceptance by the Issuer of the subscription of the Investment. The Issuer has the sole and absolute discretion to accept or reject the Investor's subscription.*
6.	Principal Amount	*The principal amount invested by the Investor and accepted by the Bank as an investment under this Investment as specified in the Trade Confirmation.* If the Investor early redeems the Investment, the Principal Amount to be returned, if any, is net of early redemption i.e. the balance of the Principal Amount after early redemption. For the avoidance of doubt, if an early redemption or early termination occurs, the Investor may not necessarily receive the full Principal Amount as if it were held to maturity, including the possibility of partial or total principal loss.	*The principal amount which the Investor applies for is subject to acceptance by CIMB Bank.* *The Principal Amount is the investment amount as specified in the Trade Confirmation.* If the Investor early redeems the Investment, the Principal Amount to be returned, if any, is net of early redemption i.e. the balance of the Principal Amount after early redemption. For the avoidance of doubt, if an early redemption or early termination occurs, the Investor may not necessarily receive the full Principal Amount as if it were held to maturity, including the possibility of partial or total principal loss.
7.	Issuance Programme	This Investment is issued under Structured Product Programme(s) established pursuant to the guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework (2015) by Securities Commission Malaysia, guidelines on Sales Practices of Unlisted Capital Market Products (2012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities	This Product Agreement relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under The Lodge and Launch Framework (as revised, amended, replaced, supplemented or superceded from time to time) under Section 212 of the Capital Market Services

No	Provision	Existing Provision	New/Revised Provision
		Commission Malaysia (2024), guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, uidelines on Provision of Information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or superceded from time to time. *(deleted)*	Act 2007 (formerly Section 32 of the Securities Commission Act 1993). This Investment is also governed by Guidelines on Sales Practices of Unlisted Capital Market Products (2012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities Commision Malayia (2024), Guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, Guidelines on Provision of Information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or superceded from time to time.
8.	Change in Law	Any Changes in the law, regulation, order, ruling or rule of procedure (including any changes in the interpretation of such law, regulation, order, ruling or rule of procedure) which has an effect on the Investment and/or any of the transactions related to the investment undertaken by the Issuer. *(deleted)* The Calculation Agent shall make such adjustments to the terms of the Investment deemed necessary to reflect the economic effects of any Change in Law Event including the possibility of Early Termination. *(deleted)*	Means that on or after the Issue Date of any Investment: (a) due to the adoption of or any change in any applicable law or regulation (including without limitation, any tax law, exchange control laws or foreign exchange moratorium imposition which has an effect on the Investment), or (b) due to promulgation of or any change in the interpretation by any court, tribunal or regulatory authority with competent jurisdiction of any applicable law or regulation (including any action taken by a taxing authority), the Calculation Agent determines in good faith that it has become illegal for the Issuer and/or the Hedging Party to hold, acquire or dispose the Reference Asset or the Issuer and/or the Hedging Party will incur a materially increased cost in performing its obligations under the Investment (including, without limitation, due to any increase in tax liability, decrease in tax benefit or other adverse effect on its tax position).
9.	Illegality *(new)*	None	Means at any time, the Issuer becomes aware that the subscription, maintenance and the investment of the Investment on

No	Provision	Existing Provision	New/Revised Provision
			the part of the Investor is in contravention of any applicable law, regulation directions or any requirements of authorities and / or regulators. If Illegality occurs, the Issuer may, by notice to the Investor terminate the relevant Investment. If the Calculation Agent terminates the relevant Investment, the Issuer will pay the Investor, in full satisfaction of all obligation of the Issuer under such Investment such amount as the Calculation Agent shall determine to be fair and reasonable in all circumstances. Upon such payment, the Issuer shall be fully released and discharged from its future obligations to the Investor in respect of the relevant Investment.
10.	Taxes & Duties *(new)*	None	Investor shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with the Investment.
11.	IMPORTANT NOTICE	Investor must read and understand the Risk Disclosure Statement, Warning and Disclaimer, as contained in this document for this product before deciding to invest. Investor may seek clarification from CIMB Bank should they require additional information about the investment. Investor may seek clarification from CIMB Bank should they require additional information about the investment. All information in this document has been prepared on the basis of information believed to be correct at the time the documents was prepared and lodged by CIMB Bank with SC. *Nothing in this document is to be construed as a solicitation or offer of* legal, investment, tax or other advice, *or a* solicitation or recommendation to engage in any specific transaction.	*Investor should note that there is no Prospectus for this Investment.* Investor must read and understand the Risk Disclosure Statement, Warning and Disclaimer, as contained in this document for this product before deciding to invest. Investor may seek clarification from CIMB Bank should they require additional information about the investment. Investor may seek clarification from CIMB Bank should they require additional information about the investment. All information in this document has been prepared on the basis of information believed to be correct at the time the documents was prepared and lodged by CIMB Bank with SC. *This document is for informational purposes only and Investors should seek independent financial or professional advice before making any decision. The contents of this document are not to be taken as* legal, investment, tax or other advice, *nor is it a solicitation* or recommendation to engage in any specific transaction. *Nothing herein shall obligate the Issuer to accept the investor's subscription. The Issuer may accept or*

No	Provision	Existing Provision	New/Revised Provision
			reject the Investor's subscription of the Investment at its absolute discretion.
12.	Investor's declaration *(new paragraph)*	None	I/We am/are also aware that I/we MAY LOSE PART OF OR ALL OF the Principal Amount if there is an early redemption, termination or liquidation of the Investment. We understand that the proposed transaction herein is subject to the issuance of a Trade Confirmation by CIMB Bank and that CIMB Bank has the full discretion as to the issuance of any Trade Confirmation in relation to any Investment. The signing of this Product Agreement does not amount to an acceptance by CIMB Bank of the subscription of the Investment. CIMB Bank has the sole and absolute discretion to accept or reject the Investor's subscription.

14) Revisions Specific to the Products Term Sheet of NPP Digital Commodity

No	Provision	Existing Provision	New/Revised Provision
1.	Principal Amount *(new)*	None	The principal amount which the Investor applies for is subject to acceptance by the Issuer. The Issuer has the discretion to accept or reject the Investor's offer to subscribe for this Investment. If the Issuer accepts the Investor's offer, the principal amount is as specified in the Trade Confirmation. For the avoidance of doubt, the Principal Amount allocated may be less than the amount applied for.The Principal Amount, shall be reduced by an amount equal to, in respect of any date, any Early Redemption Amounts in respect of which the Early Redemption Date is on or prior to such date
2.	Issuance Programme *(new)*	<u>None</u>	This Investment relates to the issuance of the Investment which is a debenture pursuant to a structured product programme lodged with Securities Commission in accordance with Securities Commission's Guidelines on Unlisted Capital Market Products Under

No	Provision	Existing Provision	New/Revised Provision
			The Lodge and Launch Framework (as revised, amended, replaced, supplemented or superceded from time to time) under Section 212 of the Capital Market Services Act 2007 (formerly Section 32 of the Securities Commission Act 1993). This Investment is also governed by Guidelines on Sales Practices of Unlisted Capital Market Products (2012) by Securities Commission Malaysia, Guidelines on Categories of Sophisticated Investors by Securities Commision Malayia (2024), Guidelines on Introduction of New Products (2014) by Bank Negara Malaysia, Guidelines on Provision of Information on Deposit Insurance (2022) by Perbadanan Insurans Deposit Malaysia and Guidelines on Product Transparency and Disclosure (2013) by Bank Negara Malaysia, all of which as revised, amended, replaced, supplemented or superceded from time to time.
3.	Declaration and acknowledgement *(new)*	None	The Investor confirms and agree that the signing of this Term Sheet does not amount to an acceptance by the Bank of the subscription of the Investment. The Bank has the sole and absolute discretion to accept or reject the Investor's subscription.

15) Revisions Specific to the Risk Disclosure Statement of NPP Digital Commodity

No	Provision	Existing Provision	New/Revised Provision
1.	Currency Risk	Currency risk may be present where either the principal amount or the returns of this Investnment are denominated in a currency other than the preferred currency of the Investor. Currency fluctuations may also potentially have indirect effects on the movements of the underlying Reference Asset or related market factors. *(deleted)*	*If the Reference Asset, the Settlement Currency or the Strike Currency of the Investment is non-Ringgit denominated, the Investor should note that any currency movement, in particular, the movement of Ringgit vis-à-vis the relevant foreign currency may have potential indirect effects on the Redemption Amount at Maturity. Further, if the Strike Currency is different from the Settlement Currency, the Investor will be exposed to a foreign currency risk in the event a Conversion Event occurs.*

No	Provision	Existing Provision	New/Revised Provision
2.	Role of Calculation Agent *(new)*	None	The Calculation Agent is the Issuer which does not act as the agent of the Investor and therefore owes no fiduciary duty to the Investor in arriving at its calculations and determinations. The Calculation Agent is however obliged to act in good faith and in a commercially reasonable manner in arriving at its calculations and determinations.

16) Revisions Specific to the Product Agreement of Dual Currency Investment ("DCI")

No	Provision	Existing Provision	New/Revised Provision
1	Product Agreement – Introductory Notice (Page 1)	Absence of Introductory Provision covering Subscription Acceptance Framework.	New introductory provisions added stating that the document serves as notification of terms and conditions of which the Investor may offer to subscribe, that signing and returning the document does not amount to acceptance by the Issuer, and the Issuer may accept or reject the Investor's offer at its absolute discretion.
2	Introductory Notice (Page 1)	No equivalent provision.	New introductory notice added stating that the Product Agreement serves as notification of the applicable terms and conditions, signing does not amount to acceptance by the Issuer, and the Issuer may accept or reject the Investor's offer at its absolute discretion.
3	Principal Amount (Page 1)	Principal Amount is defined as the Investment Amount specified in the Trade Confirmation, subject to acceptance by the Bank.	Revised to expressly state that the Investor's application is an offer, the Bank has discretion to accept or reject the offer, and the Principal Amount only becomes effective if the Bank accepts the subscription. Principal Amount is net of Early Redemptions, and Early Termination may result in reduced returns and/or principal loss.
4	Calculation Agent (Page 2)	Calculation Agent determinations were binding on the Investor. Bank could make calculations, determinations and adjustments as it deemed fit.	Revised to provide that Calculation Agent determinations are binding on both the Issuer and the Investor, in the absence of fraud or manifest error. The Bank to act in good faith and in a commercially reasonable manner when making calculations, determinations and adjustments.

No	Provision	Existing Provision	New/Revised Provision
5	Issuance Programme (Page 3)	General reference to issuance under a Structured Product Programme established pursuant to applicable guidelines.	Expanded and updated disclosure stating that the Investment is a debenture issued under a structured product programme lodged with the Securities Commission pursuant to Section 212 of the Capital Markets and Services Act 2007 and relevant regulatory references.
6	Authority to Debit (Page 5)	Investor require to maintain prescribed account throughout the tenor and authorised debits. No reference to acceptance of offer.	New condition inserted: To clarify that obligations arise upon the Bank's acceptance of the Investor's offer to subscribe.
7	Privacy Laws – Individuals (Pages 6-7)	References to Investor "agrees", “agrees to ensure”, “agrees to update/inform the Bank” and “agrees to disclosures” to Privacy Notice and disclosure provisions.	Wording revised to “agree”, “consents”, “obtain explicit consent”, “confirms”, “undertakes”, “consents and authorises” to update the Bank to process of personal data and incorporation of CIMB Group Privacy Notice.
8	Privacy Laws – Corporates (Page 8)	Investor "agrees to undertake the responsibility to update the Bank".	Revised to "Investor undertakes the responsibility to update the Bank".
9	Privacy Laws – Corporate Third Parties (Page 9)	Existing consent notification wording.	Wording revised to clarify Investor's undertaking obligations in informing Corporate Third Parties of withdrawal rights.
10	Additional Notice (Page 9)	English version prevailed in case of inconsistency and Bahasa Malaysia version formed basis of contract where applicable.	Replaced with provision clarifying that, subject to Issuer acceptance, the Structured Products Master Agreement, Product Agreement and Trade Confirmation constitute the whole terms of the Investment. Bahasa Malaysia version shall form the whole terms where requested.
11	Communication (Page 11)	Notices referred to "these Terms and Conditions". Bank "entitled" to deliver notices through public communication channels. Error rectification wording focused on proven errors.	Clause updated to refer to the "Product Agreement" and allows notices through communication channels maintained by the Bank, and broadens the Bank's ability to rectify statement, confirmation or advice errors.
12	Fax and Phone Banking Instructions (Page 12)	Bank could act on instructions without inquiry and without requiring confirmation if reasonably believed genuine. No express good-faith reliance provision.	New clause added authorising the Bank to act on instructions it believes in good faith were given by the Investor or authorised representative. Recording and confirmation provisions were also updated.
13	Notice of Changes (Page 14)	General amendment clause allowing amendments with 21-days notice or shorter regulatory period.	Significantly expanded clause introducing "Amendment Notice Period", defining "Relevant Regulations", providing

No	Provision	Existing Provision	New/Revised Provision
			enhanced disclosure obligations and giving investors Early Redemption rights if changes are not accepted.
14	Taxes & Duties (New Clause)	No standalone taxes provision identified.	New clause requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes.
15	Other Terms (Page 15)	Execution of Product Agreement deemed agreement to the terms.	Revised to clarify that signing the Product Agreement does not amount to acceptance by the Bank and that the Bank has sole discretion to accept or reject subscriptions.
16	Additional Notice (Bahasa Malaysia version)	English version prevailed in the event of inconsistency, while signed Bahasa Malaysia version formed basis of contract.	Replaced with new framework stating that, subject to acceptance by the Issuer, the Bahasa Malaysia version (if requested) forms the whole terms of the Investment.
17	Signature Pages (Pages 19 & 22)	Standard signature blocks only. No specific acknowledgment concerning acceptance of subscription.	New acknowledgment inserted above signature blocks stating that signing the Product Agreement does not constitute acceptance and that the Bank retains sole discretion to accept or reject subscriptions.
18	Investor's Declaration (Page 20)	Investor indicated intention to enter into the Investment. No express acknowledgment that subscription remained subject to acceptance.	Declaration revised to state that signing constitutes an offer to subscribe and that the Bank may accept or reject the offer at its sole and absolute discretion. Indemnity wording also updated.
19	Bank Used Only Section	July 2025 version contained an "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" section. July 2025 version contained an "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" section.	These Bank Use / Execution / Administrative sections were removed from the revised version.

17) Revisions Specific to the Product Highlight Sheet of DCI

No	Provision	Existing Provision	New/Revised Provision
1	Product Highlights Sheet – Introductory Notice (Page 2)	PHS stated only that it highlights the key features and risks of the product and that investors should read the disclosure documents before investing.	Additional statement added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription."

No	Provision	Existing Provision	New/Revised Provision
2	Important Notice (Page 6 – July 2025 / Page 5 – June 2026)	No statement regarding the Issuer's right to accept or reject subscriptions.	New wording added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
3	Additional Notice – Bahasa Malaysia Version (Page 7 – July 2025 / Page 6 – June 2026)	English version prevailed in the event of inconsistency, while the Bahasa Malaysia version signed by the Investor formed the basis of the contract.	Entire provision replaced. New wording states that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
4	Fees & Charges (Page 7 – July 2025 / Page 6 – June 2026)	"No fees and charges applicable."	Revised to: "No fees and charges applicable. However, Investors shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with this Investment."
5	Pagination / Document Format	July 2025 version consists of 9 pages.	June/July 2026 version streamlined to 8 pages with content reflow and consolidation of sections. No material impact to product mechanics.
6	Issuer Acceptance Framework	No express statement that submission of a subscription application remained subject to Issuer acceptance.	Subscription-acceptance concept incorporated into the PHS, clarifying that submission of a subscription does not oblige the Issuer to accept the Investment and that acceptance remains at the Issuer's discretion.

18) Revisions Specific to the Risk Disclosure Statement of DCI

No	Provision	Existing Provision	New/Revised Provision
1	Risk Disclosure Statement – Introductory Section (Page 1)	RDS commenced directly with product description, benefits and investment information.	New introductory section added explaining the purpose of the RDS, requiring investors to assess suitability based on financial condition, risk tolerance, investment horizon, investment requirements and experience. It also clarifies that the risk list is not exhaustive and encourages investors to seek independent financial and legal advice.

No	Provision	Existing Provision	New/Revised Provision
2	Role of Calculation Agent (Page 6)	Calculation Agent was required to act "in good faith" when making calculations.	Revised to require the Calculation Agent to act "in good faith and in a commercially reasonable manner" when making calculations and determinations.
3	Issuance Programme (New Clause)	No equivalent provision.	New disclosure added stating that the Investment is issued as a debenture pursuant to a structured product programme lodged with the Securities Commission under Section 212 of the Capital Markets and Services Act 2007 and the Lodge and Launch Framework.
4	Important Notice (Page 7)	No reference to Issuer acceptance or rejection of subscriptions.	New wording added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
5	Additional Notice – Bahasa Malaysia Version (Page 7)	English version prevailed in the event of inconsistency. A signed Bahasa Malaysia version formed the basis of the contract between the Bank and Investor.	Provision replaced. New wording provides that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
6	Note Section (Page 8)	Included statement: "This document is neither an offer for subscription or purchase nor an invitation to subscribe for or purchase any securities."	That statement was removed and replaced with wording clarifying that subscriptions remain subject to Issuer acceptance and may be accepted or rejected at the Issuer's absolute discretion.
7	Investor Acknowledgement (Page 9)	"I/We hereby accept and agree the terms mentioned above."	Revised to: "I/We hereby consent and acknowledge the terms mentioned above."
8	Investor Acknowledgement – Subscription Acceptance (Page 9)	No equivalent provision or termed as "I/We hereby accept and agree the terms mentioned above."	New acknowledgement added stating that signing the Risk Disclosure Statement does not constitute acceptance by the Issuer and that the Issuer has sole and absolute discretion to accept or reject the subscription. For product with equivalent provision, to revise to "I/We hereby consent and acknowledge the terms mentioned above."

No	Provision	Existing Provision	New/Revised Provision
9	Appendix I – Historical FX Rates (Page 10)	Historical FX rates based on outdated period.	Historical FX rates updated to 1 May 2026 to 29 May 2026 and all corresponding exchange-rate ranges refreshed. This is a data update only and does not affect product mechanics.

19) Revisions Specific to the Product Agreement of Gold Convertible / reverse Gold Convertible Structured Product ("GCI")

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 1)	Absence of Introductory Provision covering Subscription Acceptance Framework.	New notice added stating that the Product Agreement serves as a notification of terms and conditions, signing does not amount to acceptance by the Issuer and the Issuer may accept or reject an Investor's offer at its absolute discretion.
2	Principal Amount (Page 3)	Principal Amount is defined as the Investment Amount specified in the Trade Confirmation, subject to acceptance by the Bank.	Revised to expressly state that the Investor's application is an offer, the Bank has discretion to accept or reject the offer, and the Principal Amount only becomes effective if the Bank accepts the subscription. Principal Amount is net of Early Redemptions, and Early Termination may result in reduced returns and/or principal loss.
3	Authority to Debit (Page 8 → Page 9)	Investor require to maintain prescribed account throughout the tenor and authorised debits. No reference to acceptance of offer.	New condition inserted: To clarify that obligations arise upon the Bank's acceptance of the Investor's offer to subscribe.
4	Notice of Changes (Page 9 → Page 11)	General amendment clause allowing amendments with 21-days notice or shorter regulatory period.	Significantly expanded clause introducing "Amendment Notice Period", defining "Relevant Regulations", providing enhanced disclosure obligations and giving investors Early Redemption rights if changes are not accepted.
5	Taxes & Duties (New Clause)	No standalone taxes provision identified.	New clause requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes.

No	Provision	Existing Provision	New/Revised Provision
6	Issuance Programme (Page 10 → Page 11)	General reference to issuance under a Structured Product Programme established pursuant to applicable guidelines.	Expanded and updated disclosure stating that the Investment is a debenture issued under a structured product programme lodged with the Securities Commission pursuant to Section 212 of the Capital Markets and Services Act 2007 and relevant regulatory references.
7	Calculation Agent (New Clause under Page 11)	Calculation Agent determinations were binding on the Investor. Bank could make calculations, determinations and adjustments as it deemed fit.	Revised to provide that Calculation Agent determinations are binding on both the Issuer and the Investor, in the absence of fraud or manifest error. The Bank to act in good faith and in a commercially reasonable manner when making calculations, determinations and adjustments.
8	Fax and Phone Banking Instructions	Bank could act on instructions without inquiry and without requiring confirmation if reasonably believed genuine. No express good-faith reliance provision.	New clause added authorising the Bank to act on instructions it believes in good faith were given by the Investor or authorised representative. Recording and confirmation provisions were also updated.
9	Other Terms (Page 10 → Page 12)	Execution of Product Agreement deemed agreement to terms. Investor authorised Bank to act on instructions, including Fax and Phone Banking Instructions.	Revised to clarify that execution of the Product Agreement does not amount to acceptance by the Bank. Subscription remains subject to Bank acceptance and Bank retains sole discretion to accept or reject. References changed from executed trade to Investor offer and Trade Confirmation issuance.
10	Privacy Laws – Individuals (Pages 10-11 → Pages 12-14)	References to Investor "agrees", “agrees to ensure”, “agrees to update/inform the Bank” and “agrees to disclosures” to Privacy Notice and disclosure provisions.	Wording revised to “agree”, “consents”, “obtain explicit consent”, “confirms”, “undertakes”, “consents and authorises” to update the Bank to process of personal data and incorporation of CIMB Group Privacy Notice.
11	Additional Notice (Page 13 → Page 14)	English version prevailed in the event of inconsistency, while signed Bahasa Malaysia version formed basis of contract.	Replaced with new framework stating that, subject to acceptance by the Issuer, the Bahasa Malaysia version (if requested) forms the whole terms of the Investment.
12	Investor's Declaration (Page 16 → Page 17)	Investor indicated intention to enter into the Investment. No express acknowledgment that subscription remained subject to acceptance.	Declaration revised to state that signing constitutes an offer to subscribe and that the Bank may accept or reject the offer at its sole and

No	Provision	Existing Provision	New/Revised Provision
			absolute discretion. Indemnity wording also updated.
13	Investor Signature Page (Page 18 → Page 19)	Standard signature blocks only. No specific acknowledgment concerning acceptance of subscription.	New acknowledgment inserted above signature blocks stating that signing the Product Agreement does not constitute acceptance and that the Bank retains sole discretion to accept or reject subscriptions.
14	CIMB Authorised Signatory Section (Page 18)	July 2025 version contained an "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" section. July 2025 version contained an "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" section.	These Bank Use / Execution / Administrative sections were removed from the revised version. Revised to clarify that signing the Product Agreement does not amount to acceptance by the Bank and that the Bank has sole discretion to accept or reject subscriptions.

20) Revisions Specific to the Product Highlight Sheet of GCI

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 2)	PHS stated only that it highlights the key features and risks of the product and that investors should read the disclosure documents before investing.	Additional statement added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription."
2	Important Notice (Page 5)	No statement regarding the Issuer's right to accept or reject subscriptions.	New wording added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
3	Additional Notice – Bahasa Malaysia Version (Page 6)	English version prevailed in the event of inconsistency, while the Bahasa Malaysia version signed by the Investor formed the basis of the contract.	Entire provision replaced. New wording states that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
4	Fees & Charges (Page 6)	"No fees and charges applicable."	Revised to: "No fees and charges applicable. However, Investors shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or

No	Provision	Existing Provision	New/Revised Provision
			duties (if any)) in connection with this Investment."
5	Issuer Acceptance Framework	No express statement that submission of a subscription application remained subject to Issuer acceptance.	Subscription-acceptance concept incorporated into the PHS, clarifying that submission of a subscription does not oblige the Issuer to accept the Investment and that acceptance remains at the Issuer's discretion.
6	Terminology Updates	References remained focused on contractual relationship between Bank and Investor.	Various wording updates introduced throughout the PHS to align with the new subscription acceptance framework and issuer acceptance concept adopted across GCI documentation.

21) Revisions Specific to the Risk Disclosure Statement of GCI

No	Provision	Existing Provision	New/Revised Provision
1	Role of Calculation Agent (Page 3)	Calculation Agent was required to act "in good faith" when making calculations.	Revised to require the Calculation Agent to act "in good faith and in a commercially reasonable manner" when making calculations and determinations.
2	Issuance Programme (New provision – Page 3)	No equivalent provision.	New disclosure added stating that the Investment is issued as a debenture pursuant to a structured product programme lodged with the Securities Commission under Section 212 of the Capital Markets and Services Act 2007 and the Lodge and Launch Framework.
3	Important Notice (Page 4)	No reference to Issuer acceptance or rejection of subscriptions.	New wording added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
4	Additional Notice – Bahasa Malaysia Version (Page 4)	English version prevailed in the event of inconsistency. A signed Bahasa Malaysia version formed the basis of the contract between the Bank and Investor.	Provision replaced. New wording provides that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.

No	Provision	Existing Provision	New/Revised Provision
5	Investor Acknowledgement (Page 8)	Investor acknowledges and agrees to the terms and confirms eligibility to subscribe for the Investment.	Existing acknowledgement retained and supplemented with a new acknowledgement that signing the Risk Disclosure Statement does not amount to acceptance by the Issuer and that the Issuer has sole and absolute discretion to accept or reject the subscription.
6	Subscription Acceptance Disclosure (Page 8)	No equivalent provision or termed as "I/We hereby accept and agree the terms mentioned above."	New acknowledgement added stating that signing the Risk Disclosure Statement does not constitute acceptance by the Issuer and that the Issuer has sole and absolute discretion to accept or reject the subscription. For product with equivalent provision, to revise to "I/We hereby consent and acknowledge the terms mentioned above."
7	Historical Price Data (Appendix I – Page 9)	Historical FX rates based on outdated period.	Historical FX rates updated to 1 May 2026 to 29 May 2026 and all corresponding exchange-rate ranges refreshed. This is a data update only and does not affect product mechanics.

22) Revisions Specific to the Product Agreement of Bullish / Bearish FX Tranche Investment ("BBFT")

No	Provision	Existing Provision	New/Revised Provision
1	Cover Page / Subscription Acceptance Framework	Absence of Introductory Provision covering Subscription Acceptance Framework.	New introductory provisions added stating that the document serves as notification of terms and conditions of which the Investor may offer to subscribe, that signing and returning the document does not amount to acceptance by the Issuer, and the Issuer may accept or reject the Investor's offer at its absolute discretion.
2	Principal Amount Definition	Principal Amount is defined as the Investment Amount specified in the Trade Confirmation, subject to acceptance by the Bank.	Revised to expressly state that the Investor's application is an offer, the Bank has discretion to accept or reject the offer, and the Principal Amount only becomes effective if the Bank accepts the subscription. Principal Amount is net of Early Redemptions, and Early Termination

No	Provision	Existing Provision	New/Revised Provision
			may result in reduced returns and/or principal loss.
3	Early Termination	Bank had the right, but not the obligation, to terminate the Investment upon occurrence of Events.	Simplified wording: Bank may terminate the Investment upon occurrence of Events. Substantive effect remains largely unchanged.
4	Calculation Agent	Calculation Agent determinations were binding on the Investor. Bank could make calculations, determinations and adjustments as it deemed fit.	Revised to provide that Calculation Agent determinations are binding on both the Issuer and the Investor, in the absence of fraud or manifest error. The Bank to act in good faith and in a commercially reasonable manner when making calculations, determinations and adjustments.
5	Issuance Programme	General reference to issuance under a Structured Product Programme established pursuant to applicable guidelines.	Expanded and updated disclosure stating that the Investment is a debenture issued under a structured product programme lodged with the Securities Commission pursuant to Section 212 of the Capital Markets and Services Act 2007 and relevant regulatory references.
6	Authority to Debit	Investor require to maintain prescribed account throughout the tenor and authorised debits. No reference to acceptance of offer.	New condition inserted: To clarify that obligations arise upon the Bank's acceptance of the Investor's offer to subscribe.
7	Privacy Laws (Individuals)	References to Investor "agrees", “agrees to ensure”, “agrees to update/inform the Bank” and “agrees to disclosures” to Privacy Notice and disclosure provisions.	Wording revised to “agree”, “consents”, “obtain explicit consent”, “confirms”, “undertakes”, “consents and authorises” to update the Bank to process of personal data and incorporation of CIMB Group Privacy Notice.
8	Communication Clause	Notices referred to "these Terms and Conditions". Bank "entitled" to deliver notices through public communication channels. Error rectification wording focused on proven errors.	Clause updated to refer to the "Product Agreement" and allows notices through communication channels maintained by the Bank, and broadens the Bank's ability to rectify statement, confirmation or advice errors.
9	Fax and Phone Banking Instructions	Bank could act on instructions without inquiry and without requiring confirmation if reasonably believed genuine. No express good-faith reliance provision.	New clause added authorising the Bank to act on instructions it believes in good faith were given by the Investor or authorised representative. Recording and confirmation provisions were also updated.

No	Provision	Existing Provision	New/Revised Provision
10	Event Provisions	Calculation Agent could make adjustments deemed necessary to reflect economic effects of disruptions.	Drafting streamlined; adjustments remain permitted but wording aligned with the new good faith/commercially reasonable standard.
11	Notice of Changes	General amendment clause allowing amendments with 21-days notice or shorter regulatory period.	Significantly expanded clause introducing "Amendment Notice Period", defining "Relevant Regulations", providing enhanced disclosure obligations and giving investors Early Redemption rights if changes are not accepted.
12	Taxes & Duties	No standalone taxes provision identified.	New clause requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes.
13	Additional Notice (Bahasa Malaysia)	English version prevailed in the event of inconsistency, while signed Bahasa Malaysia version formed basis of contract.	Replaced with new framework stating that, subject to acceptance by the Issuer, the Bahasa Malaysia version (if requested) forms the whole terms of the Investment.
14	Investor Signature Pages	Standard signature blocks only. No specific acknowledgment concerning acceptance of subscription.	New acknowledgment inserted above signature blocks stating that signing the Product Agreement does not constitute acceptance and that the Bank retains sole discretion to accept or reject subscriptions.
15	Investor's Declaration	Investor indicated intention to enter into the Investment. No express acknowledgment that subscription remained subject to acceptance.	Declaration revised to state that signing constitutes an offer to subscribe and that the Bank may accept or reject the offer at its sole and absolute discretion. Indemnity wording also updated.
16	Bank Execution Section	July 2025 version contained an "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" section. July 2025 version contained an "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" section.	These Bank Use / Execution / Administrative sections were removed from the revised version. Revised to clarify that signing the Product Agreement does not amount to acceptance by the Bank and that the Bank has sole discretion to accept or reject subscriptions.

23) Revisions Specific to the Product Highlight Sheet of BBFT

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 2)	PHS stated only that it highlights the key features and risks of the product and that investors should read the disclosure documents before investing.	Additional statement added: “Nothing herein shall obligate the Issuer to accept the Investor's subscription."
2	Important Notice (Page 5)	No statement regarding the Issuer's right to accept or reject subscriptions.	New wording added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
3	Additional Notice – Bahasa Malaysia Version (Page 6)	English version prevailed in the event of inconsistency, while the Bahasa Malaysia version signed by the Investor formed the basis of the contract.	Provision replaced. New wording states that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
4	Fees & Charges (Page 6)	"No fees and charges applicable."	Revised to: "No fees and charges applicable. However, Investors shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with this Investment."
5	Issuer Acceptance Framework	No express statement that submission of a subscription application remained subject to Issuer acceptance.	Subscription-acceptance concept incorporated into the PHS, clarifying that submission of a subscription does not oblige the Issuer to accept the Investment and that acceptance remains at the Issuer's discretion.
6	Terminology Alignment	Documentation focused on product features, returns and risks without reference to offer-and-acceptance mechanics.	Wording aligned with the revised Product Agreement and Risk Disclosure Statement to reflect that subscriptions constitute offers which remain subject to Issuer acceptance.

24) Revisions Specific to the Risk Disclosure Statement of BBFT

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Risk Disclosure (Page 1)	RDS commenced directly with product description, benefits and investment information.	New introductory section added explaining the purpose of the RDS, requiring investors to assess suitability based on financial condition, risk tolerance, investment horizon, investment requirements and

No	Provision	Existing Provision	New/Revised Provision
			experience. It also clarifies that the risk list is not exhaustive and encourages investors to seek independent financial and legal advice.
2	Role of Calculation Agent (Page 6)	Calculation Agent was required to act"in good faith" when making calculations.	Revised to require the Calculation Agent to act"in good faith and in a commercially reasonable manner" when making calculations and determinations.
3	Issuance Programme (New Section – Page 7)	No equivalent provision.	New disclosure added stating that the Investment is issued as a debenture pursuant to a structured product programme lodged with the Securities Commission under Section 212 of the Capital Markets and Services Act 2007 and the Lodge and Launch Framework.
4	Important Notice (Page 7)	No reference to Issuer acceptance or rejection of subscriptions.	New wording added:"Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
5	Additional Notice – Bahasa Malaysia Version (Page 7)	English version prevailed in the event of inconsistency. A signed Bahasa Malaysia version formed the basis of the contract between the Bank and Investor.	Provision replaced. New wording provides that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
6	Note Section (Page 9)	Included statement: "This document is neither an offer for subscription or purchase nor an invitation to subscribe for or purchase any securities."	That statement was removed and replaced with wording clarifying that subscriptions remain subject to Issuer acceptance and may be accepted or rejected at the Issuer's absolute discretion.
7	Investor Acknowledgement (Page 9)	"I/We hereby accept and agree the terms mentioned above."	Revised to: "I/We hereby consent and acknowledge the terms mentioned above."
8	Investor Subscription Acknowledgement (New Provision – Page 9)	No equivalent provision or termed as “I/We hereby accept and agree the terms mentioned above."	New acknowledgement added stating that signing the Risk Disclosure Statement does not constitute acceptance by the Issuer and that the Issuer has sole and absolute discretion to accept or reject the subscription. For product with equivalent provision, to revise to "I/We hereby consent and

No	Provision	Existing Provision	New/Revised Provision
			acknowledge the terms mentioned above."
9	Historical FX Data (Appendix I – Page 10)	Historical FX rates based on outdated period.	Historical FX rates updated to 1 May 2026 to 29 May 2026 and all corresponding exchange-rate ranges refreshed. This is a data update only and does not affect product mechanics.

25) Revisions Specific to the Product Agreement of FX Frequent Plus Investment ("FXFP")

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 1)	No equivalent provision.	New introductory notice added stating that the Product Agreement serves as notification of applicable terms and conditions, signing does not constitute acceptance by the Issuer, and the Issuer may accept or reject the Investor's offer at its absolute discretion.
2	Principal Amount (Page 1)	"The total investment amount as specified in the Trade Confirmation."	Expanded to clarify subscription is subject to Bank acceptance, the Bank may accept or reject the Investor's offer, Principal Amount is net of Early Redemptions and Early Termination may result in reduced returns and/or principal loss.
3	Calculation Agent (Page 4–5)	Calculation Agent determinations are binding on the Investor.	Wording updated as part of document refresh. Calculation Agent provisions revised in conjunction with revised subscription framework.
4	Issuance Programme (Page 3 → 5)	General reference to issuance under a Structured Product Programme pursuant to applicable guidelines.	Revised to expressly state that the Investment is issued as a debenture under a structured product programme lodged with the Securities Commission pursuant to Section 212 of the Capital Markets and Services Act 2007.
5	Authority to Debit (Page 6 → 8)	Investor required to maintain prescribed account throughout the tenor.	New wording inserted: "Upon the Bank's acceptance of the Investor's offer to subscribe..." before obligations arise.
6	Privacy Laws – Individuals (Pages 8-9 → 10-11)	References to Investor "agreed", "agreed to ensure", "agreed to update", "will inform" and "agreed to disclosures".	Revised wording uses "consents", "confirms", "undertakes" and "consents and authorises". Privacy Notice incorporation wording also revised.
7	Privacy Laws – Corporates (Pages 10-11 → 12-13)	Investor "agrees to update" and "agrees and shall inform".	Revised to "undertakes the responsibility to update" and "undertakes and shall inform".

No	Provision	Existing Provision	New/Revised Provision
8	Additional Notice (Page 12 → 14)	English version prevailed and signed Bahasa Malaysia version formed the basis of contract.	Entire provision replaced. Subject to Issuer acceptance, the Structured Products Master Agreement, Product Agreement and Trade Confirmation constitute the whole terms of the Investment. Bahasa Malaysia version forms the whole terms where requested.
9	Communication (Page 14 → 16)	References "notice", excludes Fax and Phone Banking Instructions, proof of posting deemed proof of receipt and Bank entitled to deliver notices.	Revised to refer to "communications", simplified wording, enhanced delivery provisions and revised error rectification language.
10	Fax and Phone Banking Instructions (Page 15 → 17)	Bank may rely on instructions where officer reasonably believed instruction was genuine. Detailed reliance wording included.	New express provision stating Bank may act on instructions it believes in good faith were given by the Investor or authorised representative. Recording and confirmation wording updated.
11	Notice of Changes (Page 17 → 19)	General amendment clause with 21-day notice requirement.	Entire clause rewritten to introduce Amendment Notice Period, Relevant Regulations definition, amendment rationale, investor's right to Early Redemption and expanded notification mechanisms.
12	Taxes & Duties (New Clause)	No equivalent provision.	New clause added requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes.
13	Other Terms (Page 17 → 20)	Execution of Product Agreement deemed agreement to terms and Bank would issue Trade Confirmation following instructions.	Revised to clarify execution of the Product Agreement does not amount to Bank acceptance. Subscription remains subject to Bank acceptance and Bank has sole discretion to accept or reject subscriptions.
14	Signature Pages (Pages 21 & 24)	Standard investor signature blocks with no subscription acceptance declaration. CIMB authorised signatory section included.	New declaration added above signature blocks confirming that signing does not amount to acceptance and that the Bank may accept or reject subscriptions at its sole discretion.
15	Investor's Declaration (Page 22 → 25)	Investor indicated intention to enter into Investment. Bank assumes no responsibility for financial consequences. Investor agrees to indemnify Bank.	Revised to clarify that signing constitutes an offer to enter into the Investment, does not constitute acceptance by the Bank and that the Bank may accept or reject the subscription. "Agree" changed to "acknowledge and accept"; indemnity wording changed to "undertake to hold harmless".
16	CIMB Authorised Signatory Section	Included authorised signatory execution block.	Entire section removed.

No	Provision	Existing Provision	New/Revised Provision
17	Bank Use Only Section	Included account number, client number, Trade ID, portfolio type and SP Master Agreement reference fields.	Entire Bank Use Only section removed.

26) Revisions Specific to the Product Highlight Sheet of FXFP

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 2)	PHS stated that it only highlights the key features and risks of the product.	Additional statement added:"Nothing herein shall obligate the Issuer to accept the Investor's subscription."
2	Important Notice (Page 5)	No reference to the Issuer's right to accept or reject subscriptions.	New wording added:"Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
3	Additional Notice – Bahasa Malaysia Version (Page 6)	English version prevailed in the event of inconsistency; Bahasa Malaysia version signed by the Investor formed the basis of the contract.	Provision replaced. New wording states that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
4	Fees & Charges (Page 6)	"No fees and charges applicable."	Revised to:"No fees and charges applicable. However, investors shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with this investment."
5	Issuer Acceptance Concept	No express reference that subscription remains subject to Issuer acceptance.	Issuer acceptance framework incorporated throughout the PHS, clarifying that submission of an application does not oblige the Issuer to accept the subscription.
6	Terminology Updates	Documentation focused on product features, risks and contract formation without reference to offer-and-acceptance mechanics.	Wording aligned with revised Product Agreement and RDS to reflect that subscriptions constitute offers subject to Issuer acceptance.

27) Revisions Specific to the Risk Disclosure Statement of FXFP

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Risk Disclosure (Page 1)	RDS commenced directly with product description and risk disclosures.	New introductory section added explaining that the purpose of the RDS is to enable investors to make an informed assessment

No	Provision	Existing Provision	New/Revised Provision
			of risks, requiring investors to consider their financial condition, risk tolerance, investment horizon, investment requirements and experience. It also clarifies that the list of risks is not exhaustive and recommends seeking independent financial and legal advice.
2	Role of Calculation Agent (Page 6)	Calculation Agent was required to act"in good faith" in making calculations.	Revised to require the Calculation Agent to act"in good faith and in a commercially reasonable manner" in making calculations and determinations.
3	Issuance Programme (New Section - Page 6)	No equivalent provision.	New section added stating that the Investment is issued as a debenture pursuant to a structured product programme lodged with the Securities Commission under the Lodge and Launch Framework pursuant to Section 212 of the Capital Markets and Services Act 2007.
4	Important Notice (Page 7)	No statement regarding issuer acceptance or rejection of subscriptions.	New provision added:"Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
5	Additional Notice – Bahasa Malaysia Version (Page 7)	English version prevailed in the event of inconsistency. Signed Bahasa Malaysia version formed the basis of the contract between the Bank and the Investor.	Provision replaced. New wording states that where an Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
6	Note Section (Page 9)	Included wording that the document was neither an offer for subscription nor an invitation to subscribe or purchase securities.	Existing wording retained and supplemented with new language that subscription remains subject to Issuer acceptance and that the Issuer may accept or reject subscriptions at its absolute discretion.
7	Investor Acknowledgement (Page 9)	"I/We hereby accept and agree the terms mentioned above."	Revised to:"I/We hereby consent and acknowledge the terms mentioned above."
8	Investor Subscription Acknowledgement (Page 9)	No equivalent provision.	New acknowledgement added stating that signing the Risk Disclosure Statement does not amount to acceptance by the Issuer and that the Issuer has sole and absolute discretion to accept or reject the subscription.

No	Provision	Existing Provision	New/Revised Provision
9	Historical FX Data (Appendix I – Page 10)	Historical FX rates based on the period 1 March 2021 to 31 March 2021.	Historical FX rates updated to 1 May 2026 to 29 May 2026 and all corresponding exchange rate ranges refreshed. This is a data refresh only and does not affect product mechanics.

28) Revisions Specific to the Product Disclosure Sheet FX Range Accrual Floating Rate Negotiable Instrument of Deposit ("FXRA")

No	Provision	Existing Provision	New/Revised Provision
1	Copyright Year / Document Date	"All contents © 2025 CIMB Bank Berhad"	Updated to "All contents © 2026 CIMB
2	Product Description	"based on the Principal Amount that you deposit, a coupon amount shall accrue daily..."	Reworded to "Based on the Principal Amount you deposit, a coupon amount (interest) shall accrue for the agreed period..."
3	Principal Protection Description	"The Principal Amount is only guaranteed if the FRNID is held to maturity."	"The Principal Amount is guaranteed only if the investment is held to maturity."
4	Suitability Statements	"Seek exposure", "Seek 100% principal protection", "Hold a range bound investment view"	Simplified to "Want exposure", "Want 100% principal protection", "Believe the Reference Asset will stay within a specific range"
5	Payout Description	"When the deposit matures, you may receive the Principal Amount and coupons depending on the number of days the FX rate stayed within range."	Reworded to "At maturity, you may receive your Principal Amount plus coupons, depending on the period that the FX rate stayed within the range."
6	Early Redemption Clause	Remaining Principal Amount must not be below the Minimum Amount.	Rewritten as: "You can redeem part of your investment, but the remaining Principal Amount must not go below the Minimum Amount set for this product."

29) Revisions Specific to the Product Terms & Conditions & Risk Disclosure Statement of FXRA

No	Provision	Existing Provision	New/Revised Provision
1	Start Date	Bank could revise indicative prices/rates or cancel issuance before Start Date.	Added requirement that investors be notified one business day before issuance of the Final Term Sheet if indicative pricing is revised and may cancel if they disagree.
2	Subscription Acceptance Framework	Principal Amount defined as amount deposited under application form, subject to acceptance by the Bank.	Expanded to expressly state that subscription applications are offers and the Bank has discretion to accept or reject subscriptions.

No	Provision	Existing Provision	New/Revised Provision
3	Calculation Agent Standard	Required to act "in good faith".	Required to act "in good faith and in a commercially reasonable manner".
4	Coupon Calculation Methodology	Single Coupon Amount formula disclosed.	Split into "Total Coupon Amount" and "Coupon Amount per Fixing" concepts. Economic outcome remains unchanged.
5	Early Termination	Determined by Bank acting in good faith.	Determination now made in good faith and in a commercially reasonable manner, with additional wording preserving Bank's rights if notification timing is delayed.
6	Market Disruption Event	Broad high-level definition only.	Expanded significantly to include exchange controls, sanctions, liquidity disruptions, benchmark discontinuation, payment-system failures, cyber incidents, war, market emergencies and quotation failures.
7	Transferability	Bank could refuse transfers based on suitability assessment.	Refusal criteria linked to applicable laws, regulations and guidelines.
8	Fax & Phone Instructions	Broad Bank protection language.	Liability carve-out added where loss arises from the Bank's negligence, wilful default or fraud.
9	Notice of Changes	21-day notice for amendments.	Added definition of "Relevant Regulations", amendment rationale, earlier implementation if regulation requires, and investor right to redeem if they disagree.
10	Taxes & Duties	No standalone provision. Fees section stated no fees and charges.	New standalone clause making investors responsible for all applicable taxes and duties, including stamp duty and documentary taxes.
11	Issuance Programme	Refers to Product Transparency & Disclosure Guidelines (2013).	Updated to Product Transparency & Disclosure Guidelines (2024).
12	Inconsistency Clause	Trade Confirmation prevails.	Detailed order of precedence added: Final Term Sheet prevails over Product Terms & Conditions.
13	Complaint Handling	References Ombudsman for Financial Services (OFS).	Updated to Financial Markets Ombudsman Service (FMOS).
14	Investor Acknowledgement	Simple acknowledgement of document receipt.	New acknowledgment that signing does not constitute Bank acceptance and that the Bank may accept or reject subscriptions at its sole discretion.

30) Revisions Specific to the Product Agreement of FX SharkFin Structured Product (“FXSF”)

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 1)	Absence of Introductory Provision covering Subscription Acceptance Framework.	New introductory notice added stating that the Product Agreement serves as notification of applicable terms, signing does not constitute acceptance by the Issuer, and the Issuer may accept or reject the Investor's offer at its absolute discretion.
2	Principal Amount (Page 1)	Principal Amount is defined as the Investment Amount specified in the Trade Confirmation, subject to acceptance by the Bank.	Revised to expressly state that the Investor's application is an offer, the Bank has discretion to accept or reject the offer, and the Principal Amount only becomes effective if the Bank accepts the subscription. Principal Amount is net of Early Redemptions, and Early Termination may result in reduced returns and/or principal loss.
3	Early Termination (Page 5)	Bank had the right, but not the obligation, to terminate the Investment upon occurrence of Events.	Simplified wording: Bank may terminate the Investment upon occurrence of Events. Substantive effect remains largely unchanged.
4	Calculation Agent	Calculation Agent determinations were binding on the Investor. Bank could make calculations, determinations and adjustments as it deemed fit.	Revised to provide that Calculation Agent determinations are binding on both the Issuer and the Investor, in the absence of fraud or manifest error. The Bank to act in good faith and in a commercially reasonable manner when making calculations, determinations and adjustments.
5	Issuance Programme (Page 6)	General reference to issuance under a Structured Product Programme established pursuant to applicable guidelines.	Expanded and updated disclosure stating that the Investment is a debenture issued under a structured product programme lodged with the Securities Commission pursuant to Section 212 of the Capital Markets and Services Act 2007 and relevant regulatory references.
6	Authority to Debit (Page 7)	Investor require to maintain prescribed account throughout the tenor and authorised debits. No reference to acceptance of offer.	New condition inserted: To clarify that obligations arise upon the Bank's acceptance of the Investor's offer to subscribe.
7	Privacy Laws – Individuals (Pages 7-8)	References to Investor "agrees", “agrees to ensure”, “agrees to update/inform the Bank” and “agrees to disclosures” to Privacy Notice and disclosure provisions.	Wording revised to “agree”, “consents”, “obtain explicit consent”, “confirms”, “undertakes”, “consents and authorises” to update the Bank to process of personal

No	Provision	Existing Provision	New/Revised Provision
			data and incorporation of CIMB Group Privacy Notice.
8	Privacy Laws – Corporates (Pages 10-11)	Investor "agrees to update" and "agrees and shall inform".	Revised to "undertakes the responsibility to update" and "undertakes shall inform".
9	Additional Notice (Page 12)	English version prevailed in the event of inconsistency. Bahasa Malaysia version formed the basis of the contract.	Replaced with provision stating that, subject to Issuer acceptance, the Structured Products Master Agreement, Product Agreement and Trade Confirmation constitute the whole terms of the Investment. Bahasa Malaysia version forms the complete terms when requested.
10	Communication (Page 13)	Notices referred to "these Terms and Conditions". Bank "entitled" to deliver notices through public communication channels. Error rectification wording focused on proven errors.	Clause updated to refer to the "Product Agreement" and allows notices through communication channels maintained by the Bank, and broadens the Bank's ability to rectify statement, confirmation or advice errors.
11	Fax and Phone Banking Instructions (Page 14)	Bank could act on instructions without inquiry and without requiring confirmation if reasonably believed genuine. No express good-faith reliance provision.	New clause added authorising the Bank to act on instructions it believes in good faith were given by the Investor or authorised representative. Recording and confirmation provisions were also updated.
12	Event Provisions (Page 15)	Calculation Agent adjustments were those "deemed necessary" by the Calculation Agent.	Wording refined to remove broad discretion references and align adjustment language with economic-effect and market-practice standards.
13	Notice of Changes (Page 16)	General amendment clause allowing amendments with 21-days notice or shorter regulatory period.	Significantly expanded clause introducing "Amendment Notice Period", defining "Relevant Regulations", providing enhanced disclosure obligations and giving investors Early Redemption rights if changes are not accepted.
14	Taxes & Duties (New Clause)	No standalone taxes provision identified.	New clause requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes.
15	Other Terms (Page 17)	Execution of Product Agreement evidenced agreement to the terms and Bank would issue transaction confirmations following instructions.	Revised to clarify that execution of the Product Agreement does not amount to Bank acceptance. Subscription remains subject to Bank acceptance, and the Bank may accept or reject the offer at its sole discretion.
16	Additional Notice (Bahasa Malaysia version)	English version prevailed in the event of inconsistency, while signed Bahasa	Replaced with new framework stating that, subject to acceptance by the Issuer, the

No	Provision	Existing Provision	New/Revised Provision
		Malaysia version formed basis of contract.	Bahasa Malaysia version (if requested) forms the whole terms of the Investment.
17	Investor Signature Pages (Pages 21 & 24)	Standard signature blocks only. No specific acknowledgment concerning acceptance of subscription.	New acknowledgment inserted above signature blocks stating that signing the Product Agreement does not constitute acceptance and that the Bank retains sole discretion to accept or reject subscriptions.
18	Investor's Declaration (Page 22)	Investor indicated intention to enter into the Investment. No express acknowledgment that subscription remained subject to acceptance.	Declaration revised to state that signing constitutes an offer to subscribe and that the Bank may accept or reject the offer at its sole and absolute discretion. Indemnity wording also updated.
19	CIMB Authorised Signatory Section	July 2025 version contained an "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" section. July 2025 version contained an "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" section.	These Bank Use / Execution / Administrative sections were removed from the revised version. Revised to clarify that signing the Product Agreement does not amount to acceptance by the Bank and that the Bank has sole discretion to accept or reject subscriptions.
20	Bank Use Only Section	Included account details, client number, trade ID and reference fields.	Entire Bank Use Only section removed.

31) Revisions Specific to the Product Highlight Sheet of FXSF

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 2)	PHS stated only that it highlights the key features and risks of the product and that investors should read the disclosure documents before investing.	Additional statement added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription."
2	Important Notice (Page 5)	No statement regarding the Issuer's right to accept or reject subscriptions.	New wording added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
3	Additional Notice – Bahasa Malaysia Version (Page 6)	English version prevailed in the event of inconsistency, while the Bahasa Malaysia version signed by the Investor formed the basis of the contract.	Entire provision replaced. New wording states that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.

No	Provision	Existing Provision	New/Revised Provision
4	Fees & Charges (Page 6)	"No fees and charges applicable."	Revised to: "No fees and charges applicable. However, Investors shall bear all applicable taxes and duties (including but not limited to stamp duty and other documentary taxes or duties (if any)) in connection with this Investment."
5	Issuer Acceptance Framework	No express statement that submission of a subscription application remained subject to Issuer acceptance.	Subscription-acceptance concept incorporated into the PHS, clarifying that submission of a subscription does not oblige the Issuer to accept the Investment and that acceptance remains at the Issuer's discretion.
6	Terminology Alignment	Documentation focused on product features, returns and risks without reference to offer-and-acceptance mechanics.	Wording aligned with the revised Product Agreement and RDS to reflect that subscriptions constitute offers which remain subject to Issuer acceptance.

32) Revisions Specific to the Risk Disclosure Statement of FXSF

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Risk Disclosure (Page 1)	RDS commenced directly with product description, benefits and investment information.	New introductory section added explaining the purpose of the RDS, requiring investors to assess suitability based on financial condition, risk tolerance, investment horizon, investment requirements and experience. It also clarifies that the risk list is not exhaustive and encourages investors to seek independent financial and legal advice.
2	Product Description (Page 1)	Described FXSF as a principal-protected investment providing variable returns linked to a Reference Asset, with Guaranteed Interest and/or Knock-Out Interest if applicable.	Product description streamlined and revised to align with current issuance disclosure standards and risk disclosure format.
3	Worked Examples Section (Pages 2-5)	Included extensive worked examples covering Upper Barrier and Lower Barrier scenarios, including best-case, worst-case and Knock-Out Event illustrations.	Worked examples and scenario illustrations removed from the RDS. References direct investors to product documents for understanding of the investment structure.
4	Principal Guaranteed/Protected Risk (Pages 6-7)	Risk disclosure referred to "Principal Guaranteed/Protected and Early Redemption/Withdrawal Risk".	Updated to "Non-Principal Guaranteed/Protected and Early Redemption/Withdrawal Risk", reflecting revised risk disclosure terminology.

No	Provision	Existing Provision	New/Revised Provision
5	Role of Calculation Agent (Page 7 → Page 6)	Calculation Agent was required to act "in good faith" when making calculations.	Revised to require the Calculation Agent to act "in good faith and in a commercially reasonable manner" when making calculations and determinations.
6	Issuance Programme (New Section - Page 6)	No equivalent provision.	New disclosure added stating that the Investment is issued as a debenture pursuant to a structured product programme lodged with the Securities Commission under Section 212 of the Capital Markets and Services Act 2007 and the Lodge and Launch Framework.
7	Important Notice (Page 8 → Page 7)	No reference to Issuer acceptance or rejection of subscriptions.	New wording added: "Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may accept or reject the Investor's subscription of the Investment at its absolute discretion."
8	Additional Notice – Bahasa Malaysia Version (Page 8 → Page 7)	English version prevailed in the event of inconsistency. A signed Bahasa Malaysia version formed the basis of the contract between the Bank and Investor.	Provision replaced. New wording provides that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
9	Note Section (Page 9)	Included statement: "This document is neither an offer for subscription or purchase nor an invitation to subscribe for or purchase any securities."	That statement was removed and replaced with wording clarifying that subscriptions remain subject to Issuer acceptance and may be accepted or rejected at the Issuer's absolute discretion.
10	Investor Acknowledgement (Page 9-10 → Page 9)	"I/We hereby accept and agree the terms mentioned above."	Revised to "I/We hereby consent and acknowledge the terms mentioned above."
11	Investor Subscription Acknowledgement (New Provision)	No equivalent provision or termed as "I/We hereby accept and agree the terms mentioned above."	New acknowledgement added stating that signing the Risk Disclosure Statement does not constitute acceptance by the Issuer and that the Issuer has sole and absolute discretion to accept or reject the subscription. For product with equivalent provision, to revise to "I/We hereby consent and acknowledge the terms mentioned above."
12	Investor Eligibility Declaration (Page 10)	Incorrectly referred to eligibility to subscribe for Bullish / Bearish FX Tranche Investment.	Corrected to refer to eligibility to subscribe for the relevant investment and aligned with the revised FXSF documentation.

No	Provision	Existing Provision	New/Revised Provision
13	Historical FX Data (Appendix I)	Historical FX rates based on outdated period.	Historical FX rates updated to 1 May 2026 to 29 May 2026 and all corresponding exchange-rate ranges refreshed. This is a data update only and does not affect product mechanics.
14	Document Structure	July 2025 version consisted of 11 pages and included detailed worked examples.	June/July 2026 version streamlined to 10 pages, with worked examples removed and additional regulatory disclosures inserted.