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|---|---|--------------------|------------------|-------------------------|-------------------|--------|-----------------------|
| <p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to take up the CIMB CashLite. Be sure to also read and understand the full set of CashLite Programme Terms and Conditions and CIMB Bank Cardholder Terms and Conditions which can be found on our website at www.cimb.com.my. Seek clarification from your institution if you do not understand any part of this document or the general terms.</p> | <p>CIMB Bank Berhad</p> <p>CIMB CashLite</p> <p>Date: 24th November 2021</p> | | | | | | |
| <p>1. What is this product about?</p> | | | | | | | |
| <ul style="list-style-type: none"> • CIMB CashLite (“CashLite”) is a cash advance facility which allows you to have a portion of your available credit limit under your CIMB credit card disbursed to: <ul style="list-style-type: none"> a) your nominated bank account with CIMB Bank; or b) other banks <p>and for you to repay CIMB Bank the sum disbursed together with the applicable interest by monthly instalments.</p> • CIMB Bank reserves the right to: <ul style="list-style-type: none"> a) reject any application in its entirety; or b) approve a lower CashLite amount <p>where the terms (such as amount, interest rate and/or tenure) are different than those terms requested by you.</p> • You may accept such offer verbally via telephone call. | | | | | | | |
| <p>2. What do I get from this product?</p> | | | | | | | |
| <ul style="list-style-type: none"> • You will be able to enjoy a hassle free cash advance at lower interest rates. The CashLite will be taken from your credit card limit. • CashLite Interest Rate is chargeable as follows: <table border="1" data-bbox="295 1484 1086 1596" style="margin-left: 40px;"> <tr> <td>Flat Interest Rate</td> <td>Up to 9.88% p.a.</td> </tr> <tr> <td>Effective Interest Rate</td> <td>Up to 17.95% p.a.</td> </tr> <tr> <td>Tenure</td> <td>12, 24, 36, 48 months</td> </tr> </table> • Once your CashLite application is approved, your available credit limit will be provisionally reduced by blocking out an amount equivalent to: <ul style="list-style-type: none"> a) the approved CashLite amount; and b) an interbank transfer (“IBG”) fee of RM2.00 (if you request to have the CashLite amount disbursed to your account held with another bank.) | | Flat Interest Rate | Up to 9.88% p.a. | Effective Interest Rate | Up to 17.95% p.a. | Tenure | 12, 24, 36, 48 months |
| Flat Interest Rate | Up to 9.88% p.a. | | | | | | |
| Effective Interest Rate | Up to 17.95% p.a. | | | | | | |
| Tenure | 12, 24, 36, 48 months | | | | | | |

- Your credit limit will be progressively restored and made available for your use (at CIMB Bank's discretion) by the amount of the principal portion of each CashLite Monthly Payment (hereinafter defined) paid and to the extent that actual payment is received by CIMB Bank.
- The approved CashLite amount also forms part of the total available credit limit for all your CIMB Bank credit card account(s), including your supplementary credit card account(s).
- The CashLite Monthly Payment will be reflected in your credit card account statement, which is the credit card account selected by you.
- The minimum amount for a CashLite application is RM1,000.00 and the maximum amount will be subject to CIMB Bank's discretion but cannot exceed your available credit limit.
- Your available credit limit will be reduced if you use your credit card between the time of your application for the CashLite facility and the time of our approval.
- CIMB Bank may approve and disburse a lower CashLite amount than what you have applied for depending on your available credit limit at the point of approval.

You will not be entitled to any bonus points, bonus miles or cash rebates for CashLite transactions.

3. What are my obligations?

Your monthly instalment payment ("CashLite Monthly Payment") is calculated based on the method as illustrated below. Each CashLite Monthly Payment will be billed to your credit card account and you will have to make the CashLite Monthly Payment in full by the credit card due date of each month.

Illustration below shows the monthly deduction of the principal and interest amount from your outstanding CashLite principal amount based on your CashLite Monthly Payment.

| | |
|----------------------------|-------------|
| CashLite Amount | RM5,000.00 |
| Tenure | 12 months |
| Flat Interest Rate | 9.88% p.a. |
| Effective Interest Rate | 17.76% p.a. |
| CashLite Monthly Payment | RM457.83* |
| Total Interest | RM494.00 |
| Total Principal & Interest | RM5,494.00 |

| Month | Outstanding CashLite Principal Amount | Monthly Principal Repayment | Monthly Interest | CashLite Monthly Payment |
|--------------|---------------------------------------|-----------------------------|------------------|--------------------------|
| 1 | 5,000.00 | 381.83 | 76.00 | 457.87 |
| 2 | 4,618.17 | 388.17 | 69.67 | 457.83 |
| 3 | 4,230.00 | 394.50 | 63.33 | 457.83 |
| 4 | 3,835.50 | 400.83 | 57.00 | 457.83 |
| 5 | 3,434.67 | 407.17 | 50.67 | 457.83 |
| 6 | 3,027.50 | 413.50 | 44.33 | 457.83 |
| 7 | 2,614.00 | 419.83 | 38.00 | 457.83 |
| 8 | 2,194.17 | 426.17 | 31.67 | 457.83 |
| 9 | 1,768.00 | 432.50 | 25.33 | 457.83 |
| 10 | 1,335.50 | 438.83 | 19.00 | 457.83 |
| 11 | 896.67 | 445.17 | 12.67 | 457.83 |
| 12 | 451.50 | 451.50 | 6.33 | 457.83 |
| Total | | 5,000.00 | 494.00 | 5,494.00 |

* The CashLite Monthly Payment for the first month may vary.

4. What are the fees and charges I have to pay?

There is an interbank transfer (“IBG”) fee of RM2.00 (if you request to have the CashLite amount disbursed to your account held with another bank.)

There are no cash advance fees, processing fees or early settlement fees payable on your CashLite facility.

5. What if I fail to fulfil my obligations?

Finance Charge: You will have to pay finance charges of 18% per annum on any unpaid monies due and remaining unpaid to CIMB Bank under the CashLite facility calculated on a daily balance basis and capitalized on each credit card statement due date. Such finance charges accrued must be paid in full on the next credit card statement due date.

Late Payment Charge: If any CashLite Monthly Payment is not paid in full by the credit card statement due date of each month, in addition to the Finance Charge referred to above, a late payment charge of 1% is also payable on the outstanding balance of this CashLite Monthly Payment (subject to a minimum of RM10.00 and maximum of RM100.00). This late payment charge must also be paid in full on the next credit card statement due date.

We may give you a grace period of four (4) calendar days to pay if the payment due date falls on a weekend or a public holiday.

Rights to Set-Off: We may set-off any credit balance you have with us against any monies you owe us by giving you seven (7) calendar days prior notice.

Action we may take: We may take court legal action against you if you do not pay us on time. We may:-

- call you to remind you to pay the amounts outstanding;
- send you reminders by letters, short messaging service or emails; or

- have our staff and/or outsourced debt collection agencies personnel visit you at your home or place of business to remind you of your payment obligations.

We may earmark any monies you may have in any of your accounts with us and exercise our right of set-off on these monies and/or blacklist your name with any credit agency or bureau or database.

Please also note we have the right to appoint external agents to collect debts due to us and to sell your debt owing to us to a third party.

Event of Default: If you fail to pay your CashLite Monthly Payment for 3 months consecutively or more, all monies due and owing under the CashLite comprising of the following will be due and payable by you:

- all CashLite Monthly Payment owing;
- the total unbilled principal of the CashLite;
- the applicable finance charge or interest; and
- balance of all other monies due and owing under the CashLite

We have the right to demand that you repay the aforesaid amounts in full immediately.

6. What if I fully settle the balance before its maturity?

- There are no lock-in periods or early settlement fees applicable to your CashLite facility.
- You may perform an early settlement of the total outstanding amount before the expiry of the agreed tenure by calling us at our call centre and giving us at least 30 days prior notice.
- For early settlement, you are required to pay CIMB Bank the total CashLite outstanding principal amount and a pro-rated interest portion of the CashLite Monthly Payment (“Instalment Interest”) will be charged.
- Please refer to Examples 1 and 2 below for a better understanding of the pro-rated Instalment Interest calculation due to early settlement.

Example 1: Early Settlement **before** the 1st CashLite Monthly Payment is billed

| | |
|-----------------------------------|-------------------|
| CashLite Amount | RM5,000.00 |
| Tenure | 12 months |
| Flat Interest Rate | 9.88% p.a. |
| Effective Interest Rate | 17.76% p.a. |
| CashLite Monthly Payment | RM 457.83* |
| CashLite Approval Date | 1-Jan-2021 |
| CashLite Cancellation Date | 14-Jan-2021 |
| Cardholder's Statement Cycle Date | 20th of the month |

| Month | Outstanding CashLite Principal Amount (RM) | Monthly Principal Repayment (RM) | Monthly Interest (RM) | CashLite Monthly Payment *(RM) |
|--------------|--|----------------------------------|-----------------------|--------------------------------|
| 1 | 5,000.00 | 381.83 | 76.00 | 457.87 |
| 2 | 4,618.17 | 388.17 | 69.67 | 457.83 |
| 3 | 4,230.00 | 394.50 | 63.33 | 457.83 |
| 4 | 3,835.50 | 400.83 | 57.00 | 457.83 |
| 5 | 3,434.67 | 407.17 | 50.67 | 457.83 |
| 6 | 3,027.50 | 413.50 | 44.33 | 457.83 |
| 7 | 2,614.00 | 419.83 | 38.00 | 457.83 |
| 8 | 2,194.17 | 426.17 | 31.67 | 457.83 |
| 9 | 1,768.00 | 432.50 | 25.33 | 457.83 |
| 10 | 1,335.50 | 438.83 | 19.00 | 457.83 |
| 11 | 896.67 | 445.17 | 12.67 | 457.83 |
| 12 | 451.50 | 451.50 | 6.33 | 457.83 |
| Total | | 5,000.00 | 494.00 | 5,494.00 |

* The CashLite Monthly Payment for the first month may vary due to rounding of the Instalment Interest and/or monthly principal repayment amount

Based on the above example, if the Cardholder decides to make early settlement on 14 January 2021 which is before the 1st CashLite Monthly Payment is billed on 20 January 2021 the Cardholder will be required to pay the CashLite outstanding principal amount of RM5,000 and pro-rated Instalment Interest of RM34.32.

CashLite pro-rated Instalment Interest calculation is as illustrated below:

Interest of Month 1 is RM76.00

Pro-rated Instalment Interest =

Monthly Instalment Interest (for the month on which the early settlement is made) x Number of days from CashLite approval date to CashLite early settlement date /Number of days of the month

$$= 76.00 * 14 / 31$$

$$= RM34.32$$

Example 2: Early Settlement **after** the 1st CashLite Monthly Payment is billed

| | |
|-----------------------------------|-------------------|
| CashLite Amount | RM5,000.00 |
| Tenure | 12 months |
| Flat Interest Rate | 9.88% p.a. |
| Effective Interest Rate | 17.76% p.a. |
| CashLite Monthly Payment | RM 457.83* |
| CashLite Approval Date | 1-Jan-2021 |
| CashLite Cancellation Date | 14-Jan-2021 |
| Cardholder's Statement Cycle Date | 20th of the month |

| Month | Outstanding CashLite Principal Amount (RM) | Monthly Principal Repayment (RM) | Monthly Interest (RM) | CashLite Monthly Payment *(RM) |
|--------------|--|----------------------------------|-----------------------|--------------------------------|
| 1 | 5,000.00 | 381.83 | 76.00 | 457.87 |
| 2 | 4,618.17 | 388.17 | 69.67 | 457.83 |
| 3 | 4,230.00 | 394.50 | 63.33 | 457.83 |
| 4 | 3,835.50 | 400.83 | 57.00 | 457.83 |
| 5 | 3,434.67 | 407.17 | 50.67 | 457.83 |
| 6 | 3,027.50 | 413.50 | 44.33 | 457.83 |
| 7 | 2,614.00 | 419.83 | 38.00 | 457.83 |
| 8 | 2,194.17 | 426.17 | 31.67 | 457.83 |
| 9 | 1,768.00 | 432.50 | 25.33 | 457.83 |
| 10 | 1,335.50 | 438.83 | 19.00 | 457.83 |
| 11 | 896.67 | 445.17 | 12.67 | 457.83 |
| 12 | 451.50 | 451.50 | 6.33 | 457.83 |
| Total | | 5,000.00 | 494.00 | 5,494.00 |

* The CashLite Monthly Payment for the first month may vary due to rounding of the Instalment Interest and/or monthly principal repayment amount

Based on the above example, if the Cardholder decides to make early settlement on 14 June 2021 which is after the 5th CashLite Monthly Payment is billed on 20 May 2021, the Cardholder will be required to pay the CashLite outstanding principal amount of RM3,027.50 and pro-rated Instalment Interest amount of RM35.75.

CashLite pro-rated Instalment Interest calculation is as illustrated below:

Pro-rated Instalment Interest =

Monthly Instalment Interest¹ x Number of days from statement cycle date² to - early settlement date / Number of days of the last statement cycle month

$$= 44.33 * 25 / 31$$

$$= RM35.75$$

Notes:

¹ Instalment interest for the month on which the early settlement is made.

² Last statement cycle date before early settlement is made.

7. What are the major risks?

- The CashLite Monthly Payment must be paid in full on or before the credit card statement due date. Think about your repayment capacity when applying for CashLite.
- The finance charges will be imposed on any unpaid monies due and remaining unpaid under the CashLite facility on each credit card statement due date.

- If you have problems paying any monies due under the CashLite facility by the credit card statement due date, contact us in advance to discuss repayment alternatives.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondence reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

CIMB Bank Berhad

Customer Resolution Unit

Address : P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan.

Telephone : +603 6204 7788

E-mail : cru@cimb.com

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives.

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. You may contact AKPK at:

Address : Tingkat 5 dan 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur.

Telephone : +603 2616 7766

Website : www.akpk.org.my

You may also join the "Pengurusan Wang Ringgit Anda" (POWER) Programme offered by AKPK that promotes financial discipline and prudent financial management. For further information or to register, please call AKPK at +603 2616 7766 or visit the website at www.akpk.org.my

If you wish to complain on the products or services provided by us, you may also contact our Customer Resolution Unit.

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at :

Address : Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

Telephone : 1 300 88 5465

Fax : +603 2174 1515

E-mail : bnmtelelink@bnm.gov.my

10. Other credit card products available:

Please refer to CIMB Bank website at www.cimb.com.my

IMPORTANT NOTE:

- 1) **LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENT ON YOUR CREDIT CARD BALANCES.**
- 2) **SHOULD YOU REQUIRE FURTHER CLARIFICATION ON THIS PRODUCT DISCLOSURE SHEET, PLEASE REFER TO OUR BANK PERSONNEL.**

The information provided in this disclosure sheet is valid as at 24 November 2021.

Lembaran Penerangan Produk

Baca Lembaran Penerangan Produk ini sebelum anda membuat keputusan untuk mengambil CIMB CashLite. Sila pastikan juga membaca dan memahami set lengkap Terma-Terma dan Syarat-Syarat Program CashLite dan Terma-Terma dan Syarat-Syarat Pemegang Kad CIMB Bank yang boleh didapati di laman web kami di www.cimb.com.my.

Dapatkan penjelasan dari institusi anda jika anda tidak memahami mana-mana bahagian dokumen ini atau istilah umum.

CIMB Bank Berhad

CIMB CashLite

Tarikh: 24 November 2021

1. Apa produk ini berkenaan?

- CIMB CashLite (“CashLite”) adalah kemudahan pendahuluan tunai yang memberikan anda sebahagian daripada had kredit tersedia di bawah kad kredit CIMB anda yang dilepaskan ke:

- a) akaun bank pilihan anda dengan CIMB Bank; atau
- b) bank-bank lain

dan untuk anda membayar balik CIMB Bank jumlah yang dilepaskan bersama dengan faedah terpakai dengan ansuran bulanan.

- CIMB Bank merizabkan haknya untuk:

- a) menolak mana-mana permohonan secara keseluruhannya; atau
- b) meluluskan jumlah CashLite yang lebih rendah

di mana terma-terma (seperti jumlah, kadar faedah dan/atau tempoh) adalah berbeza daripada terma-terma yang diminta oleh anda.

- Anda boleh menerima tawaran tersebut secara lisan melalui panggilan telefon.

2. Apakah yang akan saya dapatkan dari Produk ini?

- Anda akan dapat menikmati pendahuluan tunai tanpa kerumitan pada kadar faedah lebih rendah. CashLite akan diperolehi daripada had kredit kad anda.

- Kadar Faedah CashLite adalah dikenakan seperti berikut:

| | |
|----------------------|-------------------------|
| Kadar Faedah Rata | Sehingga 9.88% setahun |
| Kadar Faedah Efektif | Sehingga 17.95% setahun |
| Tempoh | 12, 24, 36, 48 bulan |

- Setelah permohonan CashLite anda diluluskan, had kredit tersedia anda akan dikurangkan sementara dengan menyekat keluar jumlah bersamaan dengan:

- a) jumlah CashLite yang diluluskan; dan
- b) fi pemindahan antara bank (“IBG”) RM2.00 (jika anda meminta jumlah CashLite dilepaskan ke akaun anda yang dipegang dengan bank lain.)

- Had kredit anda akan secara progresif dipulihkan dan disediakan untuk kegunaan anda (mengikut budi bicara CIMB Bank) dengan jumlah bahagian prinsipal setiap Pembayaran Bulanan CashLite (kemudiannya ditakrifkan) yang dibayar dan setakat pembayaran sebenar yang diterima oleh CIMB Bank.
- Jumlah CashLite yang diluluskan juga akan membentuk sebahagian daripada jumlah had kredit tersedia untuk kesemua akaun kad kredit CIMB Bank anda, termasuk akaun kad kredit tambahan anda.
- Pembayaran Bulanan CashLite akan dicerminkan dalam penyata akaun kad kredit anda, yang merupakan akaun kad kredit pilihan anda.
- Jumlah minimum untuk permohonan CashLite ialah RM1,000.00 dan jumlah maksimum adalah tertakluk kepada budi bicara CIMB Bank tetapi tidak melebihi had kredit tersedia anda.
- Had kredit tersedia anda akan dikurangkan jika anda menggunakan kad kredit anda di antara masa permohonan anda untuk kemudahan CashLite dan masa kelulusan kami.
- CIMB Bank boleh meluluskan dan mengeluarkan jumlah CashLite yang lebih rendah daripada apa yang anda pohon bergantung kepada had kredit tersedia anda pada masa kelulusan.

Anda tidak akan layak kepada sebarang mata bonus, "bonus miles" atau rebat tunai untuk transaksi CashLite.

3. Apakah kewajipan saya?

Pembayaran ansuran bulanan anda ("Pembayaran Bulanan CashLite") adalah dikira berdasarkan kaedah seperti yang digambarkan di bawah. Setiap Pembayaran Bulanan CashLite akan dibilkan ke akaun kad kredit anda dan anda akan perlu untuk membuat Pembayaran Bulanan CashLite sepenuhnya sebelum tarikh matang kad kredit setiap bulan.

Gambaran di bawah menunjukkan potongan bulanan pada jumlah prinsipal dan faedah dari jumlah prinsipal CashLite tertunggak berdasarkan Pembayaran Bulanan CashLite anda.

| | |
|---------------------------|----------------|
| Jumlah CashLite | RM5,000.00 |
| Tempoh | 12 bulan |
| Kadar Faedah Rata | 9.88% setahun |
| Kadar Faedah Efektif | 17.76% setahun |
| Bayaran Bulanan CashLite | RM 457.83* |
| Jumlah Faedah | RM494.00 |
| Jumlah Prinsipal & Faedah | RM5,494.00 |

| Bulan | Jumlah Prinsipal Tertunggak CashLite | Pembayaran Balik Prinsipal Bulanan | Faedah Ansuran | Bayaran Bulanan CashLite * |
|-------|--------------------------------------|------------------------------------|----------------|----------------------------|
| 1 | 5,000.00 | 381.83 | 76.00 | 457.87 |
| 2 | 4,618.17 | 388.17 | 69.67 | 457.83 |
| 3 | 4,230.00 | 394.50 | 63.33 | 457.83 |

| | | | | |
|---------------|----------|-----------------|---------------|-----------------|
| 4 | 3,835.50 | 400.83 | 57.00 | 457.83 |
| 5 | 3,434.67 | 407.17 | 50.67 | 457.83 |
| 6 | 3,027.50 | 413.50 | 44.33 | 457.83 |
| 7 | 2,614.00 | 419.83 | 38.00 | 457.83 |
| 8 | 2,194.17 | 426.17 | 31.67 | 457.83 |
| 9 | 1,768.00 | 432.50 | 25.33 | 457.83 |
| 10 | 1,335.50 | 438.83 | 19.00 | 457.83 |
| 11 | 896.67 | 445.17 | 12.67 | 457.83 |
| 12 | 451.50 | 451.50 | 6.33 | 457.83 |
| Jumlah | | 5,000.00 | 494.00 | 5,494.00 |

* Pembayaran Bulanan CashLite untuk bulan pertama mungkin berbeza.

4. Apakah fi dan caj yang perlu saya bayar?

Fi pemindahan antara bank ("IBG") RM2.00 akan dikenakan (sekiranya anda meminta jumlah CashLite dilepaskan ke akaun anda yang dipegang dengan bank lain).

Tiada fi pendahuluan tunai, fi pemprosesan atau fi penyelesaian awal yang harus dibayar ke atas kemudahan CashLite anda.

5. Bagaimanakah jika saya gagal memenuhi kewajipan saya?

Caj Kewangan: Anda akan perlu membayar caj kewangan 18% setahun ke atas sebarang wang yang tidak dibayar dan masih tidak dibayar kepada CIMB Bank di bawah kemudahan CashLite yang dikira atas dasar baki harian dan dipermodalkan pada setiap tarikh matang penyata kad kredit. Caj kewangan terakru tersebut mesti dibayar sepenuhnya pada tarikh matang penyata kad kredit seterusnya.

Caj Bayaran Lewat: Jika sebarang Pembayaran Bulanan CashLite tidak dibayar sepenuhnya pada tarikh matang penyata kad kredit setiap bulan, sebagai tambahan kepada Caj Kewangan yang dirujuk di atas, caj bayaran lewat 1% juga harus dibayar ke atas baki tertunggak Pembayaran Bulanan CashLite ini (tertakluk kepada minimum RM10.00 dan maksimum RM100.00). Caj bayaran lewat ini mesti juga dibayar sepenuhnya pada tarikh matang penyata kad kredit seterusnya.

Kami boleh memberikan kepada anda tempoh tangguh selama empat (4) hari kalendar untuk membayar jika tarikh matang bayaran jatuh pada hujung minggu atau cuti umum.

Hak Penolakan: Kami boleh menolak sebarang baki kredit yang anda ada dengan kami dengan sebarang wang yang anda terhutang kepada kami dengan memberikan kepada anda notis terdahulu tujuh (7) hari kalendar.

Tindakan yang boleh kami ambil: Kami boleh mengambil tindakan undang-undang terhadap anda jika anda tidak membayar kami tepat pada masanya. Kami boleh:-

- menghubungi anda untuk mengingatkan anda supaya membayar jumlah tertunggak;
- menghantar peringatan kepada anda melalui surat, khidmat pesanan ringkas atau emel; atau
- menghantar kakitangan kami dan/atau kakitangan agensi pungutan hutang yang disumber luar untuk melawat anda di rumah atau tempat perniagaan anda untuk mengingatkan anda tentang tanggungjawab pembayaran anda.

Kami boleh memperuntukkan sebarang wang yang anda mungkin miliki dalam mana-mana akaun anda dengan kami dan melaksanakan hak kami untuk menolak wang tersebut dan/atau menyenaraihitamkan nama anda dengan mana-mana agensi atau biro atau pangkala data kredit.

Sila ambil perhatian juga bahawa kami mempunyai hak untuk melantik ejen luar untuk mengutipkan hutang yang kena dibayar kepada kami dan menjual hutang anda yang terhutang kepada kami kepada pihak ketiga.

Peristiwa Keingkar: Jika anda gagal membayar Pembayaran Bulanan CashLite untuk 3 bulan berturut-turut atau lebih, semua wang yang kena dibayar dan terhutang di bawah CashLite yang terdiri daripada yang berikut akan menjadi kena dibayar dan harus dibayar oleh anda:

- kesemua Pembayaran Bulanan CashLite yang terhutang;
- jumlah prinsipal CashLite yang belum dibil;
- caj kewangan atau faedah yang terpakai; dan
- baki kesemua wang lain yang kena dibayar dan terhutang di bawah CashLite.

Kami mempunyai hak untuk meminta anda membayar balik jumlah tersebut dengan sepenuhnya serta merta.

6. Bagaimanakah jika saya menyelesaikan sepenuhnya baki sebelum tarikh matangnya?

- Tiada tempoh penguncian atau fi penyelesaian awal yang dikenakan pada kemudahan CashLite anda.
- Anda boleh melaksanakan penyelesaian awal pada jumlah tertunggak sebelum tarikh tamat tempoh yang dipersetujui dengan memanggil kami di pusat panggilan kami dan memberikan kami notis terdahulu sekurang-kurangnya 30 hari.
- Untuk penyelesaian awal, anda dikehendaki membayar CIMB Bank jumlah prinsipal tertunggak CashLite dan bahagian faedah pro-rata daripada Pembayaran Bulanan CashLite (“Faedah Ansuran”) akan dikenakan.
- Sila rujuk kepada Contoh 1 dan 2 di bawah untuk pemahaman yang lebih jelas terhadap pengiraan bahagian Faedah Ansuran pro-rata yang disebabkan oleh penyelesaian awal.

Contoh 1: Penyelesaian awal **sebelum** Pembayaran Bulanan CashLite Pertama dibilkan

| | |
|-------------------------------------|--------------------------|
| Jumlah CashLite | RM5,000.00 |
| Tempoh | 12 bulan |
| Kadar Faedah Rata | 9.88% setahun |
| Kadar Faedah Efektif | 17.76% setahun |
| Bayaran Bulanan CashLite | RM 457.83* |
| Tarikh Kelulusan CashLite | 1 Januari 2021 |
| Tarikh Pembatalan CashLite | 14 Januari 2021 |
| Tarikh Kitaran Penyata Pemegang Kad | Hari ke-20 dalam sebulan |

| Bulan | Jumlah Prinsipal Tertunggak CashLite (RM) | Pembayaran Balik Prinsipal Bulanan (RM) | Faedah Ansuran (RM) | Bayaran Bulanan CashLite* (RM) |
|---------------|---|---|---------------------|--------------------------------|
| 1 | 5,000.00 | 381.83 | 76.00 | 457.87 |
| 2 | 4,618.17 | 388.17 | 69.67 | 457.83 |
| 3 | 4,230.00 | 394.50 | 63.33 | 457.83 |
| 4 | 3,835.50 | 400.83 | 57.00 | 457.83 |
| 5 | 3,434.67 | 407.17 | 50.67 | 457.83 |
| 6 | 3,027.50 | 413.50 | 44.33 | 457.83 |
| 7 | 2,614.00 | 419.83 | 38.00 | 457.83 |
| 8 | 2,194.17 | 426.17 | 31.67 | 457.83 |
| 9 | 1,768.00 | 432.50 | 25.33 | 457.83 |
| 10 | 1,335.50 | 438.83 | 19.00 | 457.83 |
| 11 | 896.67 | 445.17 | 12.67 | 457.83 |
| 12 | 451.50 | 451.50 | 6.33 | 457.83 |
| Jumlah | | 5,000.00 | 494.00 | 5,494.00 |

* Bayaran Bulanan CashLite untuk bulan pertama mungkin berbeza disebabkan oleh pembundaran Faedah Ansuran dan/atau jumlah pembayaran balik prinsipal bulanan

Berdasarkan contoh di atas, jika Pemegang Kad memutuskan untuk membuat penyelesaian awal pada 14 Januari 2021 iaitu sebelum Pembayaran Bulanan CashLite pertama dibilkan pada 20 Januari 2021, Pemegang Kad akan dikehendaki membayar jumlah prinsipal tertunggak CashLite RM5,000 dan Faedah Ansuran pro-rata RM34.32.

Pengiraan Faedah Ansuran pro-rata CashLite adalah seperti yang digambarkan di bawah:

Faedah untuk Bulan 1 adalah RM76.00

Faedah Ansuran pro-rata =

Faedah Ansuran Bulanan (untuk bulan yang mana penyelesaian awal dibuat) x Bilangan hari dari tarikh kelulusan CashLite ke tarikh penyelesaian awal CashLite /Bilangan hari dalam bulan tersebut

$$= 76.00 * 14/31$$

$$= RM34.32$$

Contoh 2: Penyelesaian awal **selepas** Pembayaran Bulanan CashLite Pertama dibilkan

| | |
|-------------------------------------|--------------------------|
| Jumlah CashLite | RM5,000.00 |
| Tempoh | 12 bulan |
| Kadar Faedah Rata | 9.88% setahun |
| Kadar Faedah Efektif | 17.76% setahun |
| Bayaran Bulanan CashLite | RM 457.83* |
| Tarikh Kelulusan CashLite | 1 Januari 2021 |
| Tarikh Pembatalan CashLite | 14 Januari 2021 |
| Tarikh Kitaran Penyata Pemegang Kad | Hari ke-20 dalam sebulan |

| Bulan | Jumlah Prinsipal Tertunggak CashLite (RM) | Pembayaran Balik Prinsipal Bulanan (RM) | Faedah Ansuran (RM) | Bayaran Bulanan CashLite* (RM) |
|---------------|---|---|---------------------|--------------------------------|
| 1 | 5,000.00 | 381.83 | 76.00 | 457.87 |
| 2 | 4,618.17 | 388.17 | 69.67 | 457.83 |
| 3 | 4,230.00 | 394.50 | 63.33 | 457.83 |
| 4 | 3,835.50 | 400.83 | 57.00 | 457.83 |
| 5 | 3,434.67 | 407.17 | 50.67 | 457.83 |
| 6 | 3,027.50 | 413.50 | 44.33 | 457.83 |
| 7 | 2,614.00 | 419.83 | 38.00 | 457.83 |
| 8 | 2,194.17 | 426.17 | 31.67 | 457.83 |
| 9 | 1,768.00 | 432.50 | 25.33 | 457.83 |
| 10 | 1,335.50 | 438.83 | 19.00 | 457.83 |
| 11 | 896.67 | 445.17 | 12.67 | 457.83 |
| 12 | 451.50 | 451.50 | 6.33 | 457.83 |
| Jumlah | | 5,000.00 | 494.00 | 5,494.00 |

* *Pembayaran Bulanan CashLite untuk bulan pertama mungkin berbeza disebabkan oleh pembundaran Faedah Ansuran dan/atau jumlah pembayaran balik prinsipal bulanan.*

Berdasarkan contoh di atas, jika Pemegang Kad memutuskan untuk membuat penyelesaian awal pada 14 Jun 2021 iaitu selepas Pembayaran Bulanan CashLite ke-5 dibilkan pada 20 Mei 2021, Pemegang Kad dikehendaki membayar jumlah prinsipal tertunggak CashLite RM3,027.50 dan Faedah Ansuran pro-rata RM35.75.

Pengiraan Faedah Ansuran pro-rata CashLite adalah seperti yang digambarkan di bawah:

Faedah Ansuran pro-rata =

Faedah Ansuran Bulanan¹ x Bilangan hari dari tarikh kitaran penyata² sehingga – tarikh penyelesaian awal/ Bilangan hari bulan kitaran penyata terakhir

$$= 44.33 * 25 / 31$$

$$= RM35.75$$

Nota:

¹Faedah ansuran bagi bulan yang mana penyelesaian awal dilakukan.

²Tarikh kitaran penyata terakhir sebelum penyelesaian awal dilakukan.

7. Apakah risiko utama?

- Pembayaran Bulanan CashLite mesti dibayar sepenuhnya pada atau sebelum tarikh matang penyata kad kredit. Sila fikirkan keupayaan pembayaran balik anda apabila memohon CashLite.
- Caj kewangan akan dikenakan ke atas sebarang wang yang tidak dibayar dan masih tidak dibayar di bawah kemudahan CashLite pada setiap tarikh matang penyata kad kredit.

- Jika anda mempunyai masalah dalam pembayaran sebarang wang yang kena dibayar di bawah kemudahan CashLite pada tarikh matang penyata kad kredit, sila hubungi kami dengan awal untuk membincangkan pembayaran balik alternatif.

8. Apakah yang perlu saya lakukan jika terdapat perubahan pada butiran perhubungan saya?

Ia adalah mustahak anda memaklumkan kepada kami mengenai sebarang perubahan kepada butiran perhubungan anda untuk memastikan semua surat-menyurat disampaikan kepada anda tepat pada masanya.

9. Dari manakah boleh saya dapatkan maklumat lanjut?

Jika anda mempunyai sebarang pertanyaan, sila hubungi kami di:

CIMB Bank Berhad

Unit Resolusi Pelanggan

Alamat : Peti Surat 10338, Pejabat Pos Besar Kuala Lumpur, 50710 Wilayah Persekutuan.

Telefon : +603 6204 7788

E-mel : cru@cimb.com

Jika anda mengalami masalah dalam membuat bayaran balik, anda harus menghubungi kami seawal mungkin untuk membincangkan alternatif pembayaran balik.

Sebagai alternatif, anda boleh dapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), sebuah agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan percuma ke atas pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturan semula hutang bagi individu. Anda boleh menghubungi AKPK di:

Alamat : Tingkat 5 dan 6, Menara Bumiputra Commerce, Jalan Raja Laut, 50350 Kuala Lumpur.

Telefon : +603 2616 7766

Laman web : www.akpk.org.my

Anda juga boleh menyertai Program “Pengurusan Wang Ringgit Anda” (POWER) yang ditawarkan oleh AKPK yang menggalakkan disiplin kewangan dan pengurusan kewangan berhemah. Untuk maklumat lanjut atau mendaftar, sila hubungi AKPK di +603 2616 7766 atau layari laman web di www.akpk.org.my

Jika anda ingin membuat aduan mengenai produk atau perkhidmatan yang disediakan oleh kami, anda juga boleh hubungi Unit Resolusi Pelanggan kami.

Jika pertanyaan atau aduan anda tidak diselesaikan dengan memuaskan oleh kami, anda boleh hubungi Bank Negara Malaysia LINK atau TELELINK di:

Alamat : Block D, Bank Negara Malaysia, Jalan Dato’ Onn, 50480 Kuala Lumpur.

Telefon : 1 300 88 5465

Faks : +603 2174 1515

E-mel : bnmtelelink@bnm.gov.my

10. Produk kad kredit lain yang boleh didapati:

Sila rujuk laman web CIMB Bank di www.cimb.com.my.

NOTA PENTING:

- 1) **TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN PEMBAYARAN BALIK BAKI KAD KREDIT ANDA.**
- 2) **SEKIRANYA ANDA PERLUKAN PENJELASAN LANJUT TERHADAP LEMBARAN PENDEDAHAN PRODUK INI, SILA RUJUK KEPADA KAKITANGAN BANK KAMI.**

Maklumat yang diberikan dalam lembaran penerangan ini adalah sah setakat 24 November 2021.