

10 September 2025

Amendment to “CIMB PREFERRED PREFERENTIAL RATES” (“Terms and Conditions”)

Dear Valued CIMB Preferred Clients,

We hereby provide you twenty-one (21) calendar days’ notice that The “**CIMB Preferred Preferential Rates**” Terms & Conditions will change effective 1 October 2025.

Revision in the Terms and Conditions are as follows:

Clause	Existing Clause	Revised Clause
3.a.i.c	The selected Investment and Bancassurance/ Bancatakaful product(s) can be viewed at the CIMB Bank’s website at www.cimbpreferred.com.my . AUM will be calculated using the average of the Customer’s last three (3) months month end balance.	The selected Investment and Bancassurance/ Bancatakaful product(s) can be viewed at the CIMB Bank’s website at www.cimbpreferred.com.my . AUM will be calculated using the Customer’s month-end balance of the most recent month.

Clause	Existing Clause	Revised Clause
3.b	Requirement 2 is the aggregated total of WM and Current Account/-i / Savings Account/-i (“ CASA/-i ”) balance) (“ WM & CASA/-i Balance ”) held by the Customer at CIMB Bank and CIMB Islamic Bank. The WM & CASA/-i Balance is calculated as Total WM + Total CASA/-i based on the average of the Customer’s last three (3) months month end balance.	Requirement 2 is the aggregated total of WM and Current Account/-i / Savings Account/-i (“ CASA/-i ”) balance) (“ WM & CASA/-i Balance ”) held by the Customer at CIMB Bank and CIMB Islamic Bank. The WM & CASA/-i Balance is calculated as Total WM + Total CASA/-i based on the average of the Customer’s month-end balance of the most recent month.

Clause	Existing Clause	Revised Clause
4	Customer’s Tier may be upgraded by CIMB Bank / CIMB Islamic Bank on a monthly basis, or as and when determined by CIMB Bank / CIMB Islamic Bank, subject to fulfilment of the Requirements 1 and 2 in Clause 3. If the Customer fails to maintain the Requirements for a particular Tier, the Customer’s Tier will be downgraded by CIMB Bank / CIMB Islamic Bank on biyearly basis, or as and when determined by CIMB Bank / CIMB Islamic Bank from time to time.	Customer’s Tier may be upgraded by CIMB Bank / CIMB Islamic Bank on a monthly basis, or as and when determined by CIMB Bank / CIMB Islamic Bank, subject to fulfilment of the Requirements 1 and 2 in Clause 3. If the Customer does not meet the Requirements for a particular Tier over the preceding three (3) months, the Customer’s Tier may be automatically adjusted at the discretion of CIMB Bank / CIMB Islamic Bank.

Thank you.

The Management

CIMB Bank Berhad and CIMB Islamic Bank Berhad

10 September 2025

Pindaan dalam Terma-Terma dan Syarat-Syarat “KADAR KEUTAMAAN CIMB PREFERRED” (“Terma dan Syarat”)

Para Pelanggan CIMB Preferred Yang Dihormati,

Dengan ini, kami memberi anda notis dua puluh satu (21) hari kalendar bahawa “Kadar Keutamaan CIMB Preferred” Terma & Syarat Pelanggan Bank akan dipinda berkuatkuasa 1 Oktober 2025.

Pindaan dalam Terma-Terma dan Syarat-Syarat adalah seperti berikut:

Klausa	Klausa sedia ada	Klausa yang dipinda
3.a.i.c	Produk Pelaburan dan Bancassurance/Bancatakaful yang terpilih boleh disemak di laman web Bank di www.cimbpreferred.com.my .	Produk Pelaburan dan Bancassurance/Bancatakaful yang terpilih boleh disemak di laman web Bank di www.cimbpreferred.com.my . AUM akan dikira berdasarkan baki hujung bulan Pelanggan bagi bulan yang paling terkini.
3.b	Syarat 2 ialah jumlah teragregat WM dan baki Akaun Semasa/-i / Akaun Simpanan/-i (“ CASA/-i ”) (“ WM & Baki CASA/-i ”) yang dipegang oleh Pelanggan di CIMB Bank dan CIMB Islamic Bank. WM & Baki CASA/-i dikira sebagai Jumlah WM + Jumlah CASA/-i berdasarkan purata baki akhir bulan bagi tempoh (3) bulan terakhir Pelanggan.	Syarat 2 ialah jumlah teragregat WM dan baki Akaun Semasa/-i / Akaun Simpanan/-i (“ CASA/-i ”) (“ WM & Baki CASA/-i ”) yang dipegang oleh Pelanggan di CIMB Bank dan CIMB Islamic Bank. WM & Baki CASA/-i dikira sebagai Jumlah WM + Jumlah CASA/-i berdasarkan baki akhir bulan bagi bulan terakhir Pelanggan.
4	Tingkat Pelanggan mungkin dinaik taraf oleh CIMB Bank / CIMB Islamic Bank setiap bulan, atau bila-bila ditentukan oleh CIMB Bank / CIMB Islamic Bank, tertakluk pada pemenuhan Syarat-syarat 1 dan 2 dalam Klausa 3. Jika Pelanggan gagal mengekalkan Syarat-syarat bagi Tingkat tertentu, Tingkat Pelanggan akan diturunkan taraf oleh CIMB Bank / CIMB Islamic Bank setiap dua kali setahun, atau bila-bila ditentukan oleh CIMB Bank / CIMB Islamic Bank dari semasa ke semasa.	Tingkat Pelanggan mungkin dinaik taraf oleh CIMB Bank / CIMB Islamic Bank setiap bulan, atau bila-bila ditentukan oleh CIMB Bank / CIMB Islamic Bank, tertakluk pada pemenuhan Syarat-syarat 1 dan 2 dalam Klausa 3. Sekiranya Pelanggan tidak memenuhi Keperluan bagi tingkat tertentu dalam tempoh tiga (3) bulan terdahulu, tingkat Pelanggan boleh diselaraskan secara automatik mengikut budi bicara CIMB Bank / CIMB Islamic Bank.

Terima kasih.

Pihak Pengurusan

CIMB Bank Berhad dan CIMB Islamic Bank Berhad