

**Important Notice:****Revision on CIMB Debit Card Terms and Conditions (“Terms and Conditions”)**

Date: 6 November 2024

Dear Valued Customers,

Effective 2 December 2024, CIMB Debit Card Terms and Conditions will be amended as set out in the tables below for ease of reference.

For your easy reference, the revised and new clauses of the following Terms and Conditions are set out in the table below:

Existing Clauses	Revised Clauses / New Clauses
Clause 1.1.9  “CIMB Debit Card” means the Debit Card issued by the Bank (and includes any replacement or renewed cards) which includes CIMB Debit Mastercard, CIMB Octo Debit Mastercard, CIMB Preferred Debit Mastercard, and Petronas Debit Mastercard.	Clause 1.1.9  “CIMB Debit Card” means the Debit Card issued by the Bank (and includes any replacement or renewed cards) which includes CIMB Debit Mastercard, CIMB Octo Debit Mastercard, CIMB Preferred Debit Mastercard, Petronas Debit Mastercard and CIMB Visa Debit Card.
Not Applicable	Clause 2.18  The Bank may (but is not required to) send notifications or other communication to the Cardholder by ordinary post, hand, courier service, facsimile, electronic mail (“e-mail”), telephone, short messaging system (“SMS”) services or by any other means it deems fit. Notifications can be by way of voice recordings, text or other electronic messages and may be sent to the Cardholder’s mailing address, e-mail address, mobile phone number or other contact details in the Bank’s record. Notification by the Bank to the Cardholder may include notices in relation to the (i) post transaction alert of the Card, (ii) cancellation or suspension of the Card and/or any services under the Card, (iii) any form of reminders, announcement, promotions and other information and (iv) reminders of insufficient fund of Cardholder's CIMB Current/Savings Account/-i for Auto Payment (if any). The notification is effective and deemed to have been received by the Cardholder in the same way provided for in Clause 2.19.
Not Applicable	Clause 2.19  The notice given by the Bank is deemed received by the Cardholder on the earlier of the following: - (i) the date the notice is posted in the Bank’s banking halls or on the Bank’s website; or  (ii) the date of first publication in a newspaper of the Bank's choice; or  (iii) at the time of delivery, if delivered by hand or courier; or

	<p>(iv) seven (7) calendar days after: (a) the date of posting of the statement (which contains the notice of change); or (b) the date of posting of the notice to the Cardholder; or</p> <p>(v) immediately, at the time the notice is sent to the Cardholder, if sent by facsimile, e-mail or other forms of instant communication (including SMS and voice recording).</p>
<p>Not Applicable</p>	<p>Clause 2.20</p> <p>The Cardholder is responsible to ensure notices and/or communication from the Bank are not read or accessed by any third party. The Bank shall not be responsible in any manner for:</p> <p>(i) any embarrassment caused or for any loss or damage, if such notices and/or communication from the Bank are read or accessed by any third party; and (ii) any other loss or damage suffered by the Cardholder caused by any: -</p> <p>(i) error in transmission;</p> <p>(ii) inaccuracy, incompleteness, delay, non-delivery or wrongful transmission to any third party;</p> <p>(iii) improperly-accessed information, or wrongful or unauthorised use or interpretation of the information sent; and</p> <p>(iv) claim for libel or slander arising from any information sent</p> <p>unless the Cardholder shows they arise from and are caused directly by the Bank's gross negligence or wilful default.</p>
<p>Not Applicable</p>	<p>Clause 2.21</p> <p>Notifications may be sent in Bahasa Malaysia, English or other languages the Bank chooses.</p>
<p>Not Applicable</p>	<p>Clause 2.22</p> <p>The Cardholder must notify the Bank promptly if there is any change of the Cardholder's (i) mailing address(es), (ii) e-mail address(es), (iii) telephone number(s) and/or (iv) other particulars recorded with the Bank, via channel allowed by the Bank, to ensure that all notices and/or communications reach the Cardholder in a timely manner.</p>
<p>Clause 7.3</p> <p>Where the Card is used at certain automated fuel dispensers to pay for petrol transaction(s), a pre-authorisation amount of Ringgit Malaysia Two Hundred (RM200) will be charged to your Designated Account. If this happens, the Bank will only post the exact amount of transaction and release any extra Held Balance from your Designated Account within three (3) working days after the date of the said petrol transaction.</p>	<p>Clause 7.3</p> <p>Where the Card is used at certain automated fuel dispensers to pay for petrol transaction(s), a pre-authorisation amount of Ringgit Malaysia Two Hundred (RM200) will be charged to your Designated Account. If this happens, the Bank will only post the exact amount of transaction and release any extra Held Balance from your Designated Account within three (3) working days after the date of the said petrol transaction. Alternatively, the Cardholder may pay for petrol transaction(s) through the Indoor Payment Terminal ("IPT") to avoid pre-authorisation transaction.</p>



CIMB Bank Berhad [197201001799]



CIMB Islamic Bank Berhad [200401032872]

Clause 8.4

If any Transaction is charged in any currency other than Ringgit Malaysia, that amount charged shall be converted into Ringgit Malaysia at such time and such exchange rate as may be determined by Mastercard International or the Bank in accordance with its usual practice. The Cardholder shall bear all exchange risks, losses, fees, and charges for such Transactions.

Clause 8.4

If any Transaction is charged in any currency other than Ringgit Malaysia, that amount charged shall be converted into Ringgit Malaysia at such time and such exchange rate as may be determined by Visa, Mastercard International or the Bank in accordance with its usual practice. The Cardholder shall bear all exchange risks, losses, fees, and charges for such Transactions.

Thank you.

The Management

**CIMB Bank Berhad / CIMB Islamic Bank Berhad**