

28 August 2024

Important Notice:

Notice of amendments to CIMB and CIMB Islamic Bank Credit Cards Terms and Conditions

Dear Valued Cardholders,

Effective 18 September 2024, CIMB Bank and CIMB Islamic Bank Credit Cards Terms and Conditions will be amended as set out in the tables below. The amendments in the clauses are marked in bold and underlined for ease of reference.

You may view the revised Terms and Conditions by 18 September 2024 via CIMB website's Credit Cards Terms and Conditions page [here](#).

1) CIMB Bank Cardholder Terms & Conditions

Clause	Existing Clause	Revised Clause
Clause 8	The prevailing fees and charges of the Bank are published on the Bank's website. The amount of the fees and charges reasonably imposed by the Bank is final and conclusive unless there is manifest error. All fees and charges incurred shall be debited to the Mastercard and/or Visa Card Account.	The prevailing fees and charges of the Bank are published on the Bank's website. The amount of the fees and charges reasonably imposed by the Bank is final and conclusive unless there is obvious error. All fees and charges incurred shall be debited to the Mastercard and/or Visa Card Account.
Clause 9	Any: - (i) sales draft, transaction record, credit voucher, cash disbursement and/or other charge record, recorded electronically or otherwise; and/or (ii) record by the Bank of cash advances made or any other transactions using the Card (including records of mail order, telephone, internet or other electronic transactions) can be relied on by the Bank as evidence of charges properly incurred by the Cardholder even though they may not have the Cardholder's signature on it or if there is a signature, it is different from the signature in the Bank's record. The records of the Bank shall be conclusive and binding on the Cardholder for all purposes, unless the Cardholder can show there is manifest error in the Bank's records. If the Bank receives indisputable documentary evidence that shows that a Card transaction was fraudulent and the Cardholder did not contribute to the fraud by the Cardholder's acts and/or omissions and the Cardholder had complied strictly with these terms and conditions, the Bank may release the Cardholder from liability to pay the fraudulent transaction.	Any: - (i) sales draft, transaction record, credit voucher, cash disbursement and/or other charge record, recorded electronically or otherwise; and/or (ii) record by the Bank of cash advances made or any other transactions using the Card (including records of mail order, telephone, internet or other electronic transactions) can be relied on by the Bank as evidence of charges properly incurred by the Cardholder even though they may not have the Cardholder's signature on it or if there is a signature, it is different from the signature in the Bank's record. The records of the Bank shall be conclusive and binding on the Cardholder for all purposes, unless the Cardholder can show there is obvious error in the Bank's records. If the Bank receives indisputable documentary evidence that shows that a Card transaction was fraudulent and the Cardholder did not contribute to the fraud by the Cardholder's acts and/or omissions and the Cardholder had complied strictly with these terms and conditions, the Bank may release the Cardholder from liability to pay the fraudulent transaction.
Clause 13A(b)	The decision of the Bank on the rate of finance charges charged and how it is calculated is final and conclusive, save and except where there is manifest error.	The decision of the Bank on the rate of finance charges charged and how it is calculated is final and conclusive, save and except where there is obvious error.

<p>Clause 23</p>	<p><u>Force Majeure</u> 23. The Bank shall not be liable or held responsible if the Bank is unable to carry out any of its obligations because of any failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, any act beyond the Bank's control or any other event which is in the nature of a <u>force majeure</u>. The Cardholder's liability for finance charges and other charges shall nevertheless continue to accrue and for the purpose of computing the finance charges payable to the Bank or establishing the due date for payment of finance charges and principal even if the Bank is not able to provide the Cardholder with a Statement for any period of time.</p>	<p><u>Unforeseen Circumstances</u> 23. The Bank shall not be liable or held responsible if the Bank is unable to carry out any of its obligations because of any failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, any act beyond the Bank's control or any other <u>unforeseen circumstances</u>. The Cardholder's liability for finance charges and other charges shall nevertheless continue to accrue and for the purpose of computing the finance charges payable to the Bank or establishing the due date for payment of finance charges and principal even if the Bank is not able to provide the Cardholder with a Statement for any period of time.</p>
<p>Clause 30</p>	<p>Any certificate, notice or demand signed on behalf of the Bank by any bank officer or any lawyer or law firm acting for the Bank in relation to any matters relating to the Card, including the amount due and owing to the Bank, shall be conclusive evidence against the Cardholder for all purposes (including legal proceedings), unless there is <u>manifest</u> error.</p>	<p>Any certificate, notice or demand signed on behalf of the Bank by any bank officer or any lawyer or law firm acting for the Bank in relation to any matters relating to the Card, including the amount due and owing to the Bank, shall be conclusive evidence against the Cardholder for all purposes (including legal proceedings), unless there is <u>obvious</u> error.</p>
<p>Clause 27(b)</p>	<p>However, the Cardholder may at any time revoke or withdraw the above mentioned consent to disclosure of information by the Bank to Group Companies (within Malaysia) and to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <u>cru@cimb.com</u>. The Cardholder also authorises the Bank to disclose, publish or make a record of the Cardholder's personal data and any other information on the Cardholder which the Bank may possess for the following purposes:</p>	<p>However, the Cardholder may at any time revoke or withdraw the above mentioned consent to disclosure of information by the Bank to Group Companies (within Malaysia) and to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <u>contactus@cimb.com</u>. The Cardholder also authorises the Bank to disclose, publish or make a record of the Cardholder's personal data and any other information on the Cardholder which the Bank may possess for the following purposes:</p>
<p>Clause 39</p>	<p>If you have any feedback and/or complaints please contact the Bank's Customer Resolution Unit ("CRU"). They can be reached at the contact details below: - Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel: +603 6204 7788 e-mail address: <u>cru@cimb.com</u></p>	<p>If you have any feedback and/or complaints please contact the Bank's Customer Resolution Unit ("CRU"). They can be reached at the contact details below: - Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel: +603 6204 7788 e-mail address: <u>contactus@cimb.com</u></p>

2) CIMB Islamic Cardholder Terms & Conditions

Clause	Existing Clause	Revised Clause
16.1	<p>The prevailing fees and charges of the Bank are published on the Bank's website. The amount of the fees and charges reasonably imposed by the Bank is final and conclusive unless there is manifest error. All fees and charges incurred shall be debited to the Card Account.</p>	<p>The prevailing fees and charges of the Bank are published on the Bank's website. The amount of the fees and charges reasonably imposed by the Bank is final and conclusive unless there is obvious error. All fees and charges incurred shall be debited to the Card Account.</p>
24.1	<p>Any:-</p> <ul style="list-style-type: none"> a) sales draft, transaction record, credit voucher, cash disbursement and/or other charge record, recorded electronically or otherwise; and/or b) record by the Bank of cash advances made or any other transactions using the Card (including records of mail order, telephone, internet or other electronic transactions), <p>can be relied on by the Bank as evidence of charges properly incurred by the Cardholder even though they may not have the Cardholder's signature on it or if there is a signature, it is different from the signature in the Bank's record. The records of the Bank shall be conclusive and binding on the Cardholder for all purposes, unless the Cardholder can show there is manifest error in the Bank's records. If the Bank receives indisputable documentary evidence that shows that a Card transaction was fraudulent and the cardholder did not contribute to the fraud by the Cardholder's acts and/or omissions and the Cardholder had complied strictly with these terms and conditions, the Bank may release the Cardholder from liability to pay the fraudulent transaction.</p>	<p>Any:-</p> <ul style="list-style-type: none"> a) sales draft, transaction record, credit voucher, cash disbursement and/or other charge record, recorded electronically or otherwise; and/or b) record by the Bank of cash advances made or any other transactions using the Card (including records of mail order, telephone, internet or other electronic transactions), <p>can be relied on by the Bank as evidence of charges properly incurred by the Cardholder even though they may not have the Cardholder's signature on it or if there is a signature, it is different from the signature in the Bank's record. The records of the Bank shall be conclusive and binding on the Cardholder for all purposes, unless the Cardholder can show there is obvious error in the Bank's records. If the Bank receives indisputable documentary evidence that shows that a Card transaction was fraudulent and the Cardholder did not contribute to the fraud by the Cardholder's acts and/or omissions and the Cardholder had complied strictly with these terms and conditions, the Bank may release the Cardholder from liability to pay the fraudulent transaction.</p>
33.1	<p><u>Force Majeure</u></p> <p>The Bank shall not be liable or held responsible if the Bank is unable to carry out any of its obligations because of any failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, any act beyond the Bank's control or any other event which is in the nature of a force majeure. The Cardholder's liability for finance charges and other charges shall nevertheless continue to accrue and for the purpose of computing the facility charges payable to the Bank or establishing the due date for payment of facility charges and principal even if the Bank is not able to provide the Cardholder with a Statement for any period of time</p>	<p><u>Unforeseen Circumstances</u></p> <p>The Bank shall not be liable or held responsible if the Bank is unable to carry out any of its obligations because of any failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, any act beyond the Bank's control or any other unforeseen circumstances. The Cardholder's liability for finance charges and other charges shall nevertheless continue to accrue and for the purpose of computing the facility charges payable to the Bank or establishing the due date for payment of facility charges and principal even if the Bank is not able to provide the Cardholder with a Statement for any period of time</p>
40.1	Any certificate, notice or demand signed on behalf of the Bank by any bank officer or any	Any certificate, notice or demand signed on behalf of the Bank by any bank officer or any

	lawyer or law firm acting for the Bank in relation to any matters relating to the Card, including the amount due and owing to the Bank, shall be conclusive evidence against the Cardholder for all purposes (including legal proceedings), unless there is manifest error.	lawyer or law firm acting for the Bank in relation to any matters relating to the Card, including the amount due and owing to the Bank, shall be conclusive evidence against the Cardholder for all purposes (including legal proceedings), unless there is obvious error.
37 (a)	However, the Cardholder may at any time revoke or withdraw the above consent to disclosure of information by the Bank to Group Companies (within Malaysia) and to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <u>cru@cimb.com</u> .	However, the Cardholder may at any time revoke or withdraw the above consent to disclosure of information by the Bank to Group Companies (within Malaysia) and to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <u>contactus@cimb.com</u> .
52.1	If you have any feedback and/or complaints please contact the Bank's Customer Resolution Unit ("CRU"). They can be reached at the contact details below:- Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel: +603 6204 7788 e-mail address: <u>cru@cimb.com</u>	If you have any feedback and/or complaints please contact the Bank's Customer Resolution Unit ("CRU"). They can be reached at the contact details below:- Customer Resolution Unit (CRU) P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel: +603 6204 7788 e-mail address: <u>contactus@cimb.com</u>

3) CIMB Travel Credit Card Terms & Conditions

Clause	Existing Clause	Revised Clause																		
2	<p>Annual Fee applies to the following CIMB Travel Card(s):</p> <table border="1"> <thead> <tr> <th>Annual Fee</th> <th>CIMB Travel World Elite</th> <th>CIMB Travel World</th> </tr> </thead> <tbody> <tr> <td>Principal Card</td> <td>RM1,215.09</td> <td>RM554.72</td> </tr> <tr> <td>Supplementary Card</td> <td>Waived</td> <td>Waived</td> </tr> </tbody> </table>	Annual Fee	CIMB Travel World Elite	CIMB Travel World	Principal Card	RM1,215.09	RM554.72	Supplementary Card	Waived	Waived	<p>Annual Fee applies to the following CIMB Travel Card(s):</p> <table border="1"> <thead> <tr> <th>Annual Fee</th> <th>CIMB Travel World Elite</th> <th>CIMB Travel World</th> </tr> </thead> <tbody> <tr> <td>Principal Card</td> <td>RM1,215.09</td> <td>RM554.72</td> </tr> <tr> <td>Supplementary Card</td> <td>Waived</td> <td>Waived</td> </tr> </tbody> </table> <p><u>Annual Fee for the first year shall be imposed in the first month of the Principal Cardholder's credit card statement. The subsequent years' Annual Fee shall be imposed on the anniversary of the first month.</u></p>	Annual Fee	CIMB Travel World Elite	CIMB Travel World	Principal Card	RM1,215.09	RM554.72	Supplementary Card	Waived	Waived
Annual Fee	CIMB Travel World Elite	CIMB Travel World																		
Principal Card	RM1,215.09	RM554.72																		
Supplementary Card	Waived	Waived																		
Annual Fee	CIMB Travel World Elite	CIMB Travel World																		
Principal Card	RM1,215.09	RM554.72																		
Supplementary Card	Waived	Waived																		
3.	Annual Fee will be waived upon the meeting of the total annual spend by the Cardholder as set out below:	Annual Fee <u>for the subsequent years</u> will be waived upon the meeting of the total annual spend by the Cardholder as set out below:																		

Annual Fee Waiver	Total annual spend = Accumulated 12 months' retail spend prior to the card annual fee date applies to a combined total spend of both principal and supplementary cards.		Annual Fee Waiver	Total annual spend = Accumulated 12 months' retail spend prior to the card annual fee date applies to a combined total spend of both principal and supplementary cards.	
	CIMB Travel World Elite Credit Card	CIMB Travel World Credit Card		CIMB Travel World Elite Credit Card	CIMB Travel World Credit Card
100%	RM240,000 and above	RM120,000 and above	100%	RM240,000 and above	RM120,000 and above
50%	RM120,000 and above	RM60,000 and above	50%	RM120,000 and above	RM60,000 and above
No Waiver	RM120,000 and below	RM60,000 and below	No Waiver	RM120,000 and below	RM60,000 and below

5

The Cardholder(s) will be eligible for access to the Plaza Premium Lounge upon meeting the Spend Condition on the Eligible Card(s) for the respective Qualifying Quarter as set out below:

Eligible Card	Spend Condition	Lounge Access	First Qualifying Quarter
CIMB Travel World Elite Credit Card	Not applicable	4X	21 October 2022 till 31 December 2022
CIMB Travel World Credit Card	RM2,000 and above for the First Qualifying Quarter	3X	
CIMB Travel Platinum Credit Card	RM1,000 and above for the First Qualifying Quarter	1X	

Eligible Card	Spend Condition	Lounge Access	Qualifying Quarter
CIMB Travel World Elite Credit Card	Not applicable	12X per calendar year	Cardholder(s) access is 12X within the calendar year.
CIMB Travel World Credit Card	RM6,000 and above for each respective Qualifying Quarter	3X for each respective Qualifying Quarter Capped at 12X per calendar year	<ul style="list-style-type: none"> Q1: 01 January till 31 March Q2: 01 April till 30 June Q3: 01 July till 30 September Q4: 01 October till 31 December
CIMB Travel Platinum Credit Card	RM3,000 and above for each respective Qualifying Quarter	1X for each respective Qualifying Quarter Capped at 4X per calendar year	<ul style="list-style-type: none"> Q4: 01 October till 31 December

The Cardholder(s) will be eligible for access to the Plaza Premium Lounge upon meeting the Spend Condition on the Eligible Card(s) for the respective Qualifying Quarter as set out below:

Eligible Card	Spend Condition	Lounge Access	Qualifying Quarter
CIMB Travel World Elite Credit Card	Not applicable	12X per calendar year	Cardholder(s) access is 12X within the calendar year.
CIMB Travel World Credit Card	RM6,000 and above for each respective Qualifying Quarter	3X for each respective Qualifying Quarter Capped at 12X per calendar year	<ul style="list-style-type: none"> Q1: 01 January till 31 March Q2: 01 April till 30 June Q3: 01 July till 30 September Q4: 01 October till 31 December
CIMB Travel Platinum Credit Card	RM3,000 and above for each respective Qualifying Quarter	1X for each respective Qualifying Quarter Capped at 4X per calendar year	<ul style="list-style-type: none"> Q4: 01 October till 31 December

8	Lounge Access will be granted to Cardholder(s) provided the Cardholder's Eligible Card account(s) is not delinquent and/or invalid and/or cancelled. Lounge Access will have a validity of one (1) year	Lounge Access will be granted to Cardholder(s) provided the Cardholder's Eligible Card account(s) is not delinquent and/or invalid and/or cancelled. Lounge Access will have a validity of one (1) year
---	---	---

	and will be granted within 30 working days after meeting the Spend Condition.	and will be granted within 14 working days after meeting the Spend Condition.																		
14	<p>The Eligible Cardholder(s) is entitled to the Airport Transfer benefit of the GrabCar Ride Promo Code upon meeting the Spend Condition* for the respective Qualifying Quarter as set out below:</p> <table border="1"> <thead> <tr> <th>Spend Condition</th> <th>GrabCar Ride Promo Code</th> <th>First Qualifying Quarter</th> </tr> </thead> <tbody> <tr> <td>RM1,000 and above</td> <td> <ul style="list-style-type: none"> One (1) worth RM65 Capped at one (1) for the First Qualifying Quarter </td> <td>21 October 2022 till 31 December 2022</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Spend Condition</th> <th>GrabCar Ride Promo Code</th> <th>Qualifying Quarter</th> </tr> </thead> <tbody> <tr> <td>RM3,000 and above</td> <td> <ul style="list-style-type: none"> One (1) worth RM65 for each respective Qualifying Quarter Capped at two (2) per calendar year </td> <td> <ul style="list-style-type: none"> Q1: 01 January till 31 March Q2: 01 April till 30 June Q3: 01 July till 30 September Q4: 01 October till 31 December </td> </tr> </tbody> </table>	Spend Condition	GrabCar Ride Promo Code	First Qualifying Quarter	RM1,000 and above	<ul style="list-style-type: none"> One (1) worth RM65 Capped at one (1) for the First Qualifying Quarter 	21 October 2022 till 31 December 2022	Spend Condition	GrabCar Ride Promo Code	Qualifying Quarter	RM3,000 and above	<ul style="list-style-type: none"> One (1) worth RM65 for each respective Qualifying Quarter Capped at two (2) per calendar year 	<ul style="list-style-type: none"> Q1: 01 January till 31 March Q2: 01 April till 30 June Q3: 01 July till 30 September Q4: 01 October till 31 December 	<p>The Eligible Cardholder(s) is entitled to the Airport Transfer benefit of the GrabCar Ride Promo Code upon meeting the Spend Condition* for the respective Qualifying Quarter as set out below:</p> <table border="1"> <thead> <tr> <th>Spend Condition</th> <th>GrabCar Ride Promo Code</th> <th>Qualifying Quarter</th> </tr> </thead> <tbody> <tr> <td>RM3,000 and above</td> <td> <ul style="list-style-type: none"> One (1) worth RM65 for each respective Qualifying Quarter Capped at two (2) per calendar year </td> <td> <ul style="list-style-type: none"> Q1: 01 January till 31 March Q2: 01 April till 30 June Q3: 01 July till 30 September Q4: 01 October till 31 December </td> </tr> </tbody> </table>	Spend Condition	GrabCar Ride Promo Code	Qualifying Quarter	RM3,000 and above	<ul style="list-style-type: none"> One (1) worth RM65 for each respective Qualifying Quarter Capped at two (2) per calendar year 	<ul style="list-style-type: none"> Q1: 01 January till 31 March Q2: 01 April till 30 June Q3: 01 July till 30 September Q4: 01 October till 31 December
Spend Condition	GrabCar Ride Promo Code	First Qualifying Quarter																		
RM1,000 and above	<ul style="list-style-type: none"> One (1) worth RM65 Capped at one (1) for the First Qualifying Quarter 	21 October 2022 till 31 December 2022																		
Spend Condition	GrabCar Ride Promo Code	Qualifying Quarter																		
RM3,000 and above	<ul style="list-style-type: none"> One (1) worth RM65 for each respective Qualifying Quarter Capped at two (2) per calendar year 	<ul style="list-style-type: none"> Q1: 01 January till 31 March Q2: 01 April till 30 June Q3: 01 July till 30 September Q4: 01 October till 31 December 																		
Spend Condition	GrabCar Ride Promo Code	Qualifying Quarter																		
RM3,000 and above	<ul style="list-style-type: none"> One (1) worth RM65 for each respective Qualifying Quarter Capped at two (2) per calendar year 	<ul style="list-style-type: none"> Q1: 01 January till 31 March Q2: 01 April till 30 June Q3: 01 July till 30 September Q4: 01 October till 31 December 																		
16	<p>Upon meeting the Spend Condition stated above, an email will be sent to the Eligible Cardholder within thirty (30) calendar days and the Eligible Cardholder must respond to the email within the period stated therein to redeem the GrabCar Ride Promo Code ("Promo Code").</p>	<p>Upon meeting the Spend Condition stated above, <u>an SMS and</u> an email will be sent to the Eligible Cardholder within thirty (30) calendar days and the Eligible Cardholder must respond to the email within the period stated therein to redeem the GrabCar Ride Promo Code ("Promo Code"). <u>The email will be sent via the Service Provider, Tri E Marketing Sdn. Bhd, with the email address of cimbfultment@tri-e.com.my. Eligible Cardholders are advised to check their spam/junk inbox to ensure the email is received.</u></p>																		
18	<p>It is essentially the obligation of the Eligible Cardholder to ensure that they have provided their latest and valid email address to the Bank and the Bank shall not be responsible in the event of non-receipt of the email by the Eligible Cardholder for any reasons whatsoever.</p>	<p>It is essentially the obligation of the Eligible Cardholder to ensure that they have provided their latest and valid email address <u>and mobile phone number</u> to the Bank and the Bank shall not be responsible in the event of non-receipt of the email by the Eligible Cardholder for any reasons whatsoever.</p>																		
24	<p>For the purpose of calculating the Cash Back, foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversion of foreign currency shall be at the Bank's prevailing exchange rate(s) and shall be conclusive, save for <u>manifest</u> error.</p>	<p>For the purpose of calculating the Cash Back, foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversion of foreign currency shall be at the Bank's prevailing exchange rate(s) and shall be conclusive, save for <u>obvious</u> error.</p>																		

4) CIMB PETRONAS Visa Platinum-i Credit Card Terms & Conditions

Clause	Existing Clause	Revised Clause
4	For purpose of calculating the Cash Rebate(s), foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversions shall be conclusive, save for <u>manifest</u> error.	For purpose of calculating the Cash Rebate(s), foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversions shall be conclusive, save for <u>obvious</u> error.
12	The Bank's determination as to whether a transaction earns or does not earn Cash Rebate(s) shall be final and conclusive unless there is <u>manifest</u> error	The Bank's determination as to whether a transaction earns or does not earn Cash Rebate(s) shall be final and conclusive unless there is <u>obvious</u> error
18	Cardholders may contact the Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaints by contacting the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <u>cru@cimb.com</u>	Cardholders may contact the Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaints by contacting the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <u>contactus@cimb.com</u>

5) CIMB PETRONAS Visa Infinite-i Credit Card Terms & Conditions

Clause	Existing Clause	Revised Clause
5	For purpose of calculating the Cash Rebate(s), foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversions shall be conclusive, save for <u>manifest</u> error.	For purpose of calculating the Cash Rebate(s), foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversions shall be conclusive, save for <u>obvious</u> error.
13	The Bank's determination as to whether a transaction earns or does not earn Cash Rebate(s) shall be final and conclusive unless there is <u>manifest</u> error.	The Bank's determination as to whether a transaction earns or does not earn Cash Rebate(s) shall be final and conclusive unless there is <u>obvious</u> error.
27	Cardholders may contact the Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaints by contacting the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <u>cru@cimb.com</u>	Cardholders may contact the Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaints by contacting the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <u>contactus@cimb.com</u>

6) CIMB PETRONAS Platinum Credit Card Terms & Conditions

Clause	Existing Clause	Revised Clause
5	The Bank's determination as to whether a transaction earns or does not earn cash rebates shall be final and conclusive unless there is <u>manifest</u> error.	The Bank's determination as to whether a transaction earns or does not earn cash rebates shall be final and conclusive unless there is <u>obvious</u> error.

7) CIMB PETRONAS Platinum-i Credit Card Terms & Conditions

Clause	Existing Clause	Revised Clause
4	The Bank's determination as to whether a transaction earns or does not earn cash rebates shall be final and conclusive unless there is manifest error.	The Bank's determination as to whether a transaction earns or does not earn cash rebates shall be final and conclusive unless there is obvious error.

8) CIMB Cash Rebate Platinum Credit Card Terms & Conditions

Clause	Existing Clause	Revised Clause
3b (Mobile Bill Payment)	<p>Standing Instruction payments to: -</p> <ul style="list-style-type: none"> All MCC (4813 / 4814); and MCC (5968) applies to MAXIS, DIGI, CELCOM, U MOBILE, YES, WEBE DIGITAL or any other telecommunication service providers which the Bank shall include at the Bank's absolute discretion <p>Not applicable for hardware and/or software purchases at telecommunication service providers</p>	<p>Standing Instruction payments to: -</p> <ul style="list-style-type: none"> All MCC (4813 / 4814); and MCC (5968) applies to MAXIS, DIGI, CELCOM, U MOBILE, YES, WEBE DIGITAL or any other telecommunication service providers which the Bank shall include at the Bank's discretion <p>Not applicable for hardware and/or software purchases at telecommunication service providers</p>
3b (Utility Bill Payments)	<p>Standing Instruction payments under:-</p> <ul style="list-style-type: none"> All MCC (4900); and MCC (5968) applies to GAS MALAYSIA, SESCO and TNB or any other utility service providers which the Bank shall include at the Bank's absolute discretion. 	<p>Standing Instruction payments under:-</p> <ul style="list-style-type: none"> All MCC (4900); and MCC (5968) applies to GAS MALAYSIA, SESCO and TNB or any other utility service providers which the Bank shall include at the Bank's discretion.
4	For purpose of calculating the Cash Rebate(s), foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversions shall be conclusive, save for manifest error.	For purpose of calculating the Cash Rebate(s), foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversions shall be conclusive, save for obvious error.
8	The Cash Rebate(s) earned shall be applied firstly towards settlement of the finance charges incurred (if any). In the event the Cash Rebate(s) earned is more than the finance charges incurred, the remaining Cash Rebate(s) earned shall be utilized towards payment for retail purchase(s) made. The Bank may however vary the date and frequency of the crediting of the Cash Rebate(s) at its sole and absolute discretion by giving the Cardholder(s) at least twenty-one (21) calendar days prior notice.	The Cash Rebate(s) earned shall be applied firstly towards settlement of the finance charges incurred (if any). In the event the Cash Rebate(s) earned is more than the finance charges incurred, the remaining Cash Rebate(s) earned shall be utilized towards payment for retail purchase(s) made. The Bank may however vary the date and frequency of the crediting of the Cash Rebate(s) by giving the Cardholder(s) at least twenty-one (21) calendar days prior notice.
12 (last paragraph)	The Bank's determination as to whether a transaction earns or does not earn Cash Rebate(s) shall be final and conclusive unless there is manifest error.	The Bank's determination as to whether a transaction earns or does not earn Cash Rebate(s) shall be final and conclusive unless there is obvious error.

16	NIL	The Bank assumes no liability or responsibility for any issues and disputes relating to the Cash Rebate(s), any loss, damage, costs or expenses suffered or incurred as a direct or indirect result of the Cash Rebate(s) unless caused directly by the Bank's gross negligence or willful default.
17	NIL	Cardholders may contact the Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaints by contacting the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: contactus@cimb.com .

9) CIMB Auto Balance Conversion Terms & Conditions

Clause	Existing Clause	Revised Clause
Clause 22	CIMB's decision on all matters relating to the Programme including but not limited to the eligibility of the Cardholder and/or approval and/or rejection of the conversion for the Programme shall be final and binding on all Cardholders unless there is manifest error.	CIMB's decision on all matters relating to the Programme including but not limited to the eligibility of the Cardholder and/or approval and/or rejection of the conversion for the Programme shall be final and binding on all Cardholders unless there is obvious error.
Clause 24	If the Cardholder fails to make his Conversion Monthly Payments for three (3) consecutive months regardless of whether an event of default has occurred, CIMB may at its absolute discretion at any time, terminate the Programme whereupon the total principal amount of the Conversion Amount owing together with the applicable finance charges, accrued interests, late payment charges and the balance of all other monies due and owing under the Cardholder's Account must be repaid immediately. Without prejudice to Clause 24, if the Cardholder breaches any of the Cardholder Terms	If the Cardholder fails to make his Conversion Monthly Payments for three (3) consecutive months regardless of whether an event of default has occurred, CIMB may at any time, terminate the Programme whereupon the total principal amount of the Conversion Amount owing together with the applicable finance charges, accrued interests, late payment charges and the balance of all other monies due and owing under the Cardholder's Account must be repaid immediately. Without prejudice to Clause 24, if the Cardholder breaches any of the Cardholder Terms
Clause 32	For any assistance, the Cardholder may contact CIMB at Customer Resolution Unit Address: CIMB Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel: 603-6204 7788 Email: cru@cimb.com	For any assistance, the Cardholder may contact CIMB at Customer Resolution Unit Address: CIMB Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel: 603-6204 7788 Email: contactus@cimb.com

10) CIMB Auto Balance Conversion Islamic Terms & Conditions

Clause	Existing Clause	Revised Clause
Clause 22	CIMB's decision on all matters relating to the Programme including but not limited to the eligibility of the Cardholder and/or approval and/or rejection of the conversion for the Programme shall be final and binding on all Cardholders unless there is manifest error.	CIMB's decision on all matters relating to the Programme including but not limited to the eligibility of the Cardholder and/or approval and/or rejection of the conversion for the Programme shall be final and binding on all Cardholders unless there is obvious error.
Clause 24	If the Cardholder fails to make his Conversion Monthly Payments for three (3) consecutive months regardless of whether an event of default has occurred, CIMB may at its absolute discretion at any time, terminate the Programme whereupon the total principal amount of the Conversion Amount owing together with the applicable payable facility charges, compensation charges and the balance of all other monies due and owing under the Cardholder's Account must be repaid immediately.	If the Cardholder fails to make his Conversion Monthly Payments for three (3) consecutive months regardless of whether an event of default has occurred, CIMB may at any time, terminate the Programme whereupon the total principal amount of the Conversion Amount owing together with the applicable payable facility charges, compensation charges and the balance of all other monies due and owing under the Cardholder's Account must be repaid immediately.
Clause 32	For any assistance, the Cardholder may contact CIMB at Customer Resolution Unit Address: CIMB Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel: 603-6204 7788 Email: cru@cimb.com	For any assistance, the Cardholder may contact CIMB at Customer Resolution Unit Address: CIMB Bank Berhad Customer Resolution Unit (CRU) P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan Tel: 603-6204 7788 Email: contactus@cimb.com

11) CIMB Member Rewards Programme Terms & Conditions

Clause	Existing Clause	Revised Clause
Clause 5.20	By participating in this Programme, Customer(s)/ Debit Cardholder(s) agree to be bound by these terms and conditions and agree that any uncertainty regarding the eligibility of a Customer/ Debit Cardholder for this Programme including the determination of Bonus Points earned or accumulated and entitlement to redeem the Gift and/or Points/Miles Transfer Rewards will be determined solely by CIMB whose decision shall be final and conclusive, unless there is manifest error.	By participating in this Programme, Customer(s)/ Debit Cardholder(s) agree to be bound by these terms and conditions and agree that any uncertainty regarding the eligibility of a Customer/ Debit Cardholder for this Programme including the determination of Bonus Points earned or accumulated and entitlement to redeem the Gift and/or Points/Miles Transfer Rewards will be determined solely by CIMB whose decision shall be final and conclusive, unless there is obvious error.
Schedule (B) Bonus Points Earned, 4(k)	(k) E-wallet transaction under designated MCC 6540. Any determination by CIMB as to what constitutes retail spending transactions shall be conclusive, save for manifest error. A retail spending transaction shall be considered to be an overseas retail spending transaction if the transaction currency is other than Ringgit Malaysia (RM) or is a DCC transaction.	(k) E-wallet transaction under designated MCC 6540. Any determination by CIMB as to what constitutes retail spending transactions shall be conclusive, save for obvious error. A retail spending transaction shall be considered to be an overseas retail spending transaction if the transaction currency is other than Ringgit Malaysia (RM) or is a DCC transaction.
Clause 5.30	If the Customer/ Debit Cardholder has any complaints related to this Programme, Customer(s)/ Debit Cardholder(s) may contact	If the Customer/ Debit Cardholder has any complaints related to this Programme, Customer(s)/ Debit Cardholder(s) may contact

	CIMB's Customer Resolution Unit at the following address, telephone number and email address (or such other address, telephone number and email address which CIMB notified to the Customer/ Debit Cardholder): CIMB Bank Berhad / CIMB Islamic Bank Berhad, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan / Tel: 603 6204 7788 / e-mail address: <u>cru@cimb.com.</u>	CIMB's Customer Resolution Unit at the following address, telephone number and email address (or such other address, telephone number and email address which CIMB notified to the Customer/ Debit Cardholder): CIMB Bank Berhad / CIMB Islamic Bank Berhad, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan / Tel: 603 6204 7788 / e-mail address: <u>contactus@cimb.com.</u>
--	---	---

Thank you.

The Management
CIMB Bank Berhad & CIMB Islamic Bank Berhad