

APPENDIX

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

No	Provision	Existing Provision	New/Revised Provision
1.	Important Notice	None	<i>"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."</i> The above statement is added to following: 1) Structured Product Master Agreement After 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 of the contract	Paragraph 4 is replaced with the following: <i>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.</i>

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

2) Revisions Specific to the Structured Product Master Agreement

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 dependents, for the purpose of	(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

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		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.	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 <i>agrees</i> 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 <i>agrees and shall</i> 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 <i>undertakes</i> 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 <i>undertakes to</i> 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 Credit Linked Product Agreement

No	Provision	Existing Provision	New/Revised Provision
1.	PRODUCT AGREEMENT (page 1)	None	<u>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.</u> <u>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.</u> <u>THE ISSUER MAY ACCEPT OR REJECT THE INVESTOR'S OFFER AT ITS ABSOLUTE DISCRETION.</u> .

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. <i>(deleted)</i>	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 <i>(insertion of paragraph after last paragraph)</i>	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.
5.	GENERAL PRODUCT DEFINITIONS	"Principal Amount" is the amount as allocated by the Issuer, pursuant to the amount applied for by the Investor, and	"Principal Amount" is the amount as allocated by the Issuer, pursuant to the amount applied for by the Investor, and

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	"Principal Amount"	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.	notified to the Investor in the Trade Confirmation upon finalization of the terms of the Investment. <i>The principal amount which the Investor applies for, and deposits are subject to acceptance by CIMB Bank.</i> 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 <i>(addition of paragraph)</i>	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

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 <i>request</i> , 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. <i>Nothing herein shall oblige the Issuer to accept the investor's subscription.</i>
2.	Key Risks <i>(new bullet point below Credit Event)</i>	None	Other risks – the investor should refer to the risks which are detailed in the Risk Disclosure Statement.

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	<i>Redemption Amount)</i>		
3.	Additional Notice <i>(new paragraph at the end)</i>	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. <i>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.</i>

5) Revisions Specific to the Term Sheet

No	Provision	Existing Provision	New/Revised Provision
1.	Principal Amount	<i>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.</i> 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	<i>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.</i> <i>If the Issuer accepts the Investor's offer, the principal amount is as specified in the Trade Confirmation.</i> 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 <i>(new)</i>	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 (as revised, amended, replaced, supplemented or superceded from time to time) under Section 212 of the Capital Market Services Act 2007 (formerly

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			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.