

APPENDIX

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

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 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 Master 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 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 opening, maintaining or operating its	(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 and dependents, for the purpose of

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		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.	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.

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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 Product Agreement & Risk Disclosure Statement

No	Provision	Existing Provision	New/Revised Provision
1.	PRODUCT AGREEMENT <i>(new paragraph)</i>	None	<u>THIS DOCUMENT SERVES AS A NOTIFICATION OF THE APPLICABLE TERMS AND CONDITIONS OF THE ENHANCED GOVVIES 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>

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2.	Description (Paragraph 3: Credit Risk)	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following: ○ Credit risk: The payment of the principal amount and any returns of this Investment depend upon the ability of the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee and CIMB Bank Berhad ("CIMB Bank" or the "Bank") to make such payments. The Investor should make its own assessment of the credit risk of the Reference Obligation where there is a possibility that the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee or the Guarantor is unable to make interest or coupon payments or principal payments of the Reference Obligation when they are due. • Non Principal Guarantee/ Protection and Early Redemption Risk/ Withdrawal Risk: The Investor should note that the Investment is a type of investment that is intended to be held until maturity. However, the Investor may, subject to the Bank's prior consent and approval, request for an early redemption/ withdrawal. If the Investor chooses to redemption/withdraw the Investment early at the prevailing redemption price which may be higher or lower than the Principal Amount, there would be no principal guarantee/protection and the Investor runs the risk of losing part or all of the original principal amount in respect of the Investment. For the avoidance of doubt, Investor will NOT lose more than 100% of their Principal Amount. This Investment is a non-principal guaranteed investment hence any	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following: Credit risk : The payment of the principal amount and any returns of this Investment depend upon the ability of the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee and CIMB Bank Berhad ("CIMB Bank" or the "Bank") to make such payments. The Investor should make its own assessment of the credit risk of the Reference Obligation where there is a possibility that the Reference Obligation Issuer and/or the Guarantor (where applicable) in performing its obligations under the Guarantee or the Guarantor is unable to make interest or coupon payments or principal payments of the Reference Obligation when they are due. <i>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.</i> • Non Principal Guarantee/ Protection and Early Redemption Risk/ Withdrawal Risk: The Investor should note that the Investment is a type of investment that is intended to be held until maturity. However, the Investor may, subject to CIMB Bank's prior consent and approval, request for an early redemption/ withdrawal. If the Investor chooses to redemption/withdraw the Investment early at the prevailing redemption price

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		returns of principal at maturity will be subject to the non-occurrence of any Credit Events. Further, the Investor should also be aware that in the event of an early termination and early redemption/ withdrawal, the Investor also bears a reinvestment risk that the redemption value will then have to be reinvested at prevailing market rates which may not match the rate of return at the time of initial investment in the Investment nor match available alternative interest rates in other available products at the time of initial investment. Further the Investor should note that this is a non principal guaranteed investment if any Credit Events occurs.	which may be higher or lower than the Principal Amount, there would be no principal guarantee/protection and the Investor runs the risk of losing part or all of the original principal amount in respect of the Investment. For the avoidance of doubt, Investor will NOT lose more than 100% of their Principal Amount. This Investment is a non-principal guaranteed investment hence any returns of principal at maturity will be subject to the non-occurrence of any Credit Events. Further, the Investor should also be aware that in the event of an early termination and early redemption/ withdrawal, the Investor also bears a reinvestment risk that the redemption value will then have to be reinvested at prevailing market rates which may not match the rate of return at the time of initial investment in the Investment nor match available alternative interest rates in other available products at the time of initial investment. Further the Investor should note that this is a non principal guaranteed investment if any Credit Events occurs.
3.	TERMS AND CONDITIONS OF THE INVESTMENT	This Product Agreement shall be duly executed by the Investor before the issuance of any Trade Confirmation. By execution of this Product Agreement by the Investor, the Investor agrees that the following Terms and Conditions shall be applicable to both the Issuer and the Investor.	This Product Agreement shall be duly executed by the Investor before the issuance of any Trade Confirmation. By execution of this Product Agreement by the Investor, the Investor consents that the following Terms and Conditions shall be applicable to both the Issuer and the Investor <i>subject to the issuance of a Trade Confirmation by the Issuer. The signing of this Product Agreement does not amount to an acceptance by the Issuer of the subscription of the Investment. The Issuer has the sole and absolute discretion to accept or reject the Investor's subscription.</i>
4.	Principal Amount	<i>The principal amount invested by the Investor and accepted by the Bank as an investment under this Investment as specified in the Trade Confirmation.</i> If the Investor early redeems the Investment, the Principal Amount to be	<i>The principal amount which the Investor applies for is subject to acceptance by CIMB Bank.</i> <i>The Principal Amount is the investment amount as specified in the Trade Confirmation.</i> If the Investor early redeems the Investment, the Principal Amount to be returned, if any, is net of early redemption

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		returned, if any, is net of early redemption i.e. the balance of the Principal Amount after early redemption. For the avoidance of doubt, if an early redemption or early termination occurs, the Investor may not necessarily receive the full Principal Amount as if it were held to maturity, including the possibility of partial or total principal loss.	i.e. the balance of the Principal Amount after early redemption. For the avoidance of doubt, if an early redemption or early termination occurs, the Investor may not necessarily receive the full Principal Amount as if it were held to maturity, including the possibility of partial or total principal loss.
5.	Issuance Programme	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.
6.	Illegality <i>(new)</i>	None	Means at any time, the Issuer becomes aware that the subscription, maintenance and the investment of the Investment on the part of the Investor is in contravention of any applicable law, regulation directions or any requirements of authorities and / or regulators. If Illegality occurs, the Issuer may, by notice to the Investor terminate the relevant Investment. If the Calculation Agent terminates the relevant Investment, the Issuer will pay the Investor, in full satisfaction of all obligation of the Issuer under such Investment such

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			amount as the Calculation Agent shall determine to be fair and reasonable in all circumstances. Upon such payment, the Issuer shall be fully released and discharged from its future obligations to the Investor in respect of the relevant Investment.
7.	Taxes & Duties <i>(new)</i>	None	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 the Investment.
8.	Investor's Declaration (last paragraph)	I/We hereby <i>agree</i> to hold harmless, release and <i>agree to</i> indemnify the Bank, its shareholders, officers, directors, employees, successors and assignees from any and all liability arising from the Bank's reliance on the declarations made by me/us.	I/We hereby <i>undertake</i> to hold harmless, release and <i>shall</i> indemnify the Bank, its shareholders, officers, directors, employees, successors and assignees from any and all liability arising from the Bank's reliance on the declarations made by me/us. <i>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.</i>
9.	IMPORTANT NOTICE	Investor should note that there is no Prospectus for this Investment. Investor must read and understand the Risk Disclosure Statement, Warning and Disclaimer, as contained in this document for this product before deciding to invest. Investor may seek clarification from CIMB Bank should they require additional information about the investment. Investor may seek clarification from CIMB Bank should they require additional information about the investment. All information in this document has been prepared on the basis of information believed to be correct at the time the documents was prepared and lodged by CIMB Bank with SC. This document is for informational purposes only and Investors should seek professional advice before making any decision. The contents of this document	Investor should note that there is no Prospectus for this Investment. Investor must read and understand the Risk Disclosure Statement, Warning and Disclaimer, as contained in this document for this product before deciding to invest. Investor may seek clarification from CIMB Bank should they require additional information about the investment. Investor may seek clarification from CIMB Bank should they require additional information about the investment. All information in this document has been prepared on the basis of information believed to be correct at the time the documents was prepared and lodged by CIMB Bank with SC. This document is for informational purposes only and Investors should seek <i>independent financial or</i> professional advice before making any decision. The contents of this document are not to be

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		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.	taken as legal, investment, tax or other advice, nor is it a solicitation or recommendation to engage in any specific transaction. <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>
10.	Introduction for RISK DISCLOSURE STATEMENT (above Relationship / Independent Advice)	The purpose of this Risk Disclosure Statement is for the Investor to make an informed assessment of the risks and uncertainties associated with the Investment. Accordingly, the Investor should read this Risk Disclosure Statement carefully to ensure that he/she/they understand the risks involved and should carefully consider whether or not investing in the Investment is suitable for the Investor in light of his/her/their financial condition, risk tolerance level, investment requirements and experience. The Investor should assume that this list of, and description of, possible risks is not exhaustive.	The purpose of this Risk Disclosure Statement is for the Investor to make an informed assessment of the risks and uncertainties associated with the Investment. Accordingly, the Investor should read this Risk Disclosure Statement carefully to ensure that he/she/they understand the risks involved and should carefully consider whether or not investing in the Investment is suitable for the Investor in light of his/her/their financial condition, risk tolerance level, investment requirements and experience. The Investor should assume that this list of, and description of, possible risks is not exhaustive, <i>and should seek independent advice from his/her/their own professional advisers (including legal, tax, financial and accounting) as to the risks and merits of investing in this Investment.</i> <i>Unless otherwise defined, the capitalized terms not defined herein shall have the same meaning assigned to them in the Structured Product Master Agreement and/pr the Product Agreement of this Investment.</i>
11.	Issuance Programme <i>(new bullet point after "Conflict of Interest")</i>	None	<u>Issuance Programme</u> This Risk Disclosure Statement 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).

4) Revisions Specific to the Products Highlight Sheet

No	Provision	Existing Provision	New/Revised Provision
1.	Description (the heading of page 2)	This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product – Enhanced Govvies 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 – Enhanced Govvies Linked Structured Product. Investors are advised to request, <i>read</i> 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 Mismatch Risk</i>)	None	Other risks – the investor should refer to the risks which are detailed in the Risk Disclosure Statement.
3.	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>