

APPENDIX

1) Generic Revisions in Structured Product Master Agreement, Product Agreement, Product Term 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 relevant Product Highlights Sheet, the Investment Agreement, this Pricing Supplement and/or this 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>

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		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	(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.

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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

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> .
2.	Description (Paragraph 3: Credit Risk)	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following:	Paragraph 3: The risks involved in this Investment include, but are not limited to, the following:

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		○ 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.	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>
3.	Description (Paragraph 3 Market Risk)_	The returns on the Investment may be dependent upon the performance of the underlying reference(s). The performance may be susceptible to fluctuations due to economic factors, market sentiments and may vary depending on the outcome of one or more market factors. This may include the possibility that the returns on this Investment may be substantially less than expected, or even that no returns at all may result from this Investment.	The returns on the Investment may be dependent upon the performance of the underlying reference(s). The performance may be susceptible to fluctuations due to economic factors, market sentiments and may vary depending on the outcome of one or more market factors. This may include the possibility that the returns on this Investment may be substantially less than expected, or even that no returns at all may result from this Investment. <i>There may also be a possibility that the reference asset is a Real Estate Investment Trust ("REIT"). In such an event, the Investment will be subject to risks associated with the real</i>

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			<i>estate sector, including but not limited to property concentration, rental income stability, lease duration, and fluctuations in real estate market conditions.</i>
4.	Disclaimer <i>(new paragraph at the end)</i>	None	CIMB Bank has full discretion as to the issuance of any Trade Confirmation in relation to any Investment. The signing of this 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. CIMB Bank has full discretion as to the availability of any Investment and this includes but is not limited to the circumstance where CIMB Bank may cancel the proposed issuance of this Investment if the final Coupon Rate on the Issue Date is less than indicative coupon rate stated in the indicative term sheet.
5.	TERMS AND CONDITIONS	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>
6.	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 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>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 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.

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7.	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.
8.	Change in Law	Any Changes in the law, regulation, order, ruling or rule of procedure (including any changes in the interpretation of such law, regulation, order, ruling or rule of procedure) which has an effect on the Investment and/or any of the transactions related to the investment undertaken by the Issuer. <i>(deleted)</i> The Calculation Agent shall make such adjustments to the terms of the Investment deemed necessary to reflect the economic effects of any Change in Law Event including the possibility of Early Termination. <i>(deleted)</i>	Means that on or after the Issue Date of any Investment: (a) due to the adoption of or any change in any applicable law or regulation (including without limitation, any tax law, exchange control laws or foreign exchange moratorium imposition which has an effect on the Investment), or (b) due to promulgation of or any change in the interpretation by any court, tribunal or regulatory authority with competent jurisdiction of any applicable law or regulation (including any action taken by a taxing authority), the Calculation Agent determines in good faith that it has become illegal for the Issuer and/or the Hedging Party to hold, acquire or dispose the Reference Asset or the Issuer and/or the Hedging Party will incur a materially increased cost in performing its obligations under the Investment

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			(including, without limitation, due to any increase in tax liability, decrease in tax benefit or other adverse effect on its tax position).
9.	Illegality (new)	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 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.
10.	Taxes & Duties (new)	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.
11.	IMPORTANT NOTICE	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. <i>Nothing in this document is to be construed as a solicitation or offer of legal, investment, tax or other advice, or</i>	<i>Investor should note that there is no Prospectus for this Investment.</i> 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. <i>This document is for informational purposes only and Investors should seek</i>

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		a solicitation or recommendation to engage in any specific transaction.	<i>independent financial or professional advice before making any decision. 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. 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>
12.	Investor's declaration <i>(new paragraph)</i>	None	I/We am/are also aware that I/we MAY LOSE PART OF OR ALL OF the Principal Amount if there is an early redemption, termination or liquidation of the Investment. 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.

4) Revisions Specific to the Products Term Sheet

No	Provision	Existing Provision	New/Revised Provision
1.	Principal Amount <i>(new)</i>	None	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. If the Issuer accepts the Investor's offer, the principal amount is as specified in the Trade Confirmation. 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

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2.	Issuance Programme <i>(new)</i>	<u>None</u>	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 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 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 <i>(new)</i>	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.

5) Revisions Specific to the Risk Disclosure Statement

No	Provision	Existing Provision	New/Revised Provision
1.	Currency Risk	Currency risk may be present where either the principal amount or the returns of this Investment are denominated in a currency other than the preferred currency of the Investor.	<i>If the Reference Asset, the Settlement Currency or the Strike Currency of the Investment is non-Ringggit denominated, the Investor should note that any currency movement, in particular, the</i>

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		Currency fluctuations may also potentially have indirect effects on the movements of the underlying Reference Asset or related market factors. <i>(deleted)</i>	<i>movement of Ringgit vis-à-vis the relevant foreign currency may have potential indirect effects on the Redemption Amount at Maturity. Further, if the Strike Currency is different from the Settlement Currency, the Investor will be exposed to a foreign currency risk in the event a Conversion Event occurs.</i>
2.	Role of Calculation Agent <i>(new)</i>	None	The Calculation Agent is the Issuer which does not act as the agent of the Investor and therefore owes no fiduciary duty to the Investor in arriving at its calculations and determinations. The Calculation Agent is however obliged to act in good faith and in a commercially reasonable manner in arriving at its calculations and determinations.