APPENDIX

1) Revisions Specific to the Product Agreement

No	Provision	Existing Provision	New/Revised Provision
1	Subscription Acceptance Framework (New Introductory Section)	No equivalent provision. Product Agreement commenced directly with product terms and conditions.	New introductory framework added stating that the document is merely a notification of terms to which an Investor may offer to subscribe, that signing does not constitute acceptance by the Issuer, and that the Issuer may accept or reject the subscription at its absolute discretion.
2	Principal Amount Definition	Principal Amount simply defined as the investment amount stated in the Trade Confirmation.	Expanded definition clarifies that the Investor's application is an offer subject to Bank acceptance and that the Bank may accept or reject the offer. Additional language added regarding treatment of Principal Amount following Early Redemption and Early Termination.
3	Early Termination	Bank had "the right, but not the obligation" to terminate the Investment upon occurrence of Events.	Revised wording states that the Bank may terminate the Investment upon occurrence of Events. Substantive effect remains largely unchanged.
4	Calculation Agent	Bank could make calculations, determinations and adjustments as it deemed fit, with limited qualification.	Revised to require the Calculation Agent to act in good faith and in a commercially reasonable manner when making calculations, determinations and adjustments.
5	Issuance Programme	General description of issuance under structured product programme and applicable guidelines.	Expanded regulatory disclosure stating that the Investment is a debenture issued pursuant to a structured product programme lodged with the Securities Commission under Section 212 of the Capital Markets and Services Act 2007.
6	Authority to Debit	Authority granted generally upon entering into the transaction.	Amended to provide that debit authority applies upon the Bank's acceptance of the Investor's offer to subscribe.
7	Privacy Laws	Multiple provisions used wording such as "agree" and "agrees".	Wording revised to emphasise explicit consent, confirmation and undertaking in line with personal data protection requirements.
8	Additional Notice (Bahasa Malaysia Provision)	English version prevailed in the event of inconsistency, while the signed Bahasa Malaysia version formed the basis of the contract.	Replaced with a new framework stating that, subject to acceptance by the Issuer, the Structured Products Master Agreement, Product Agreement and Trade Confirmation constitute the whole terms of the Investment, and where requested, the Bahasa Malaysia version forms the whole terms of the Investment.
9	Communication Clause	Notices referred to "Terms and Conditions"; Bank was entitled to communicate through public channels; correction limited to errors proven to the Bank's satisfaction.	Updated to refer specifically to the Product Agreement and broaden the Bank's ability to rectify errors in statements, confirmations and advice.

No	Provision	Existing Provision	New/Revised Provision
10	Fax & Phone Banking Instructions	Bank could act without inquiry and without further confirmation if instructions were reasonably believed genuine.	Simplified wording authorises the Bank to act on instructions believed in good faith to have been given by the Investor or authorised person.
11	Event Provisions	Calculation Agent could make adjustments "deemed necessary" and "in accordance with market practice".	Drafting streamlined and aligned with the revised Calculation Agent standard; adjustment powers retained.
12	Notice of Changes	Short clause allowing amendments with 21 days' notice or shorter period required by regulators.	Significantly expanded clause introducing "Amendment Notice Period", "Relevant Regulations", prescribed amendment reasons, amendment notification methods and Investor right to Early Redemption if amendments are not accepted.
13	Taxes & Duties	No standalone Taxes & Duties provision.	New clause added requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes/duties.
14	Other Terms	Product Agreement execution implied immediate effectiveness.	New wording clarifies that execution of the Product Agreement does not constitute acceptance by the Bank and that acceptance remains entirely at the Bank's discretion.
15	Investor Signature Pages	Standard signature blocks only.	New acknowledgements inserted above signature areas confirming that signing the Product Agreement does not amount to acceptance and that the Bank may accept or reject subscriptions at its sole discretion.
16	Investor's Declaration	Investor merely indicated intention to enter into the Investment.	Declaration revised to state that signing constitutes an offer to enter into the Investment and that the Bank may accept or reject the subscription at its sole and absolute discretion.
17	Bank Execution Section	Included "Authorised Signatories of CIMB Bank Berhad" execution block and "For Bank Use Only" administrative section.	These sections have been removed entirely from the revised version.

2) Revisions Specific to the Product Highlight Sheet

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 2)	PHS stated only that it highlights the key features and risks of the product and that investors should read the disclosure documents before investing.	Additional statement added:"Nothing herein shall obligate the Issuer to accept the Investor's subscription."
2	Important Notice (Page 6)	No statement regarding the Issuer's right to accept or reject subscriptions.	New wording added:"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."
3	Additional Notice –	English version prevailed in the event of inconsistency, while the signed Bahasa	Provision replaced. New wording states that where the Investor requests the

No	Provision	Existing Provision	New/Revised Provision
	Bahasa Malaysia Version (Page 6)	Malaysia version formed the basis of the contract between the Bank and Investor.	Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
4	Fees & Charges (Page 6)	"No fees and charges applicable."	Revised to:"No fees and charges applicable. However, investors 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."
5	Issuer Acceptance Framework	No express statement that submission of a subscription application remained subject to Issuer acceptance.	Subscription-acceptance concept incorporated into the PHS, clarifying that submission of a subscription does not oblige the Issuer to accept the Investment and that acceptance remains at the Issuer's discretion.
6	Terminology Alignment	Documentation focused on product features, returns and risks without reference to offer-and-acceptance mechanics.	Wording aligned with the revised Product Agreement and Risk Disclosure Statement to reflect that subscriptions constitute offers which remain subject to Issuer acceptance.

3) Revisions Specific to the Risk Disclosure Statement

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Risk Disclosure (Page 1)	RDS commenced directly with product description, investment features and warnings.	New introductory section added explaining that the purpose of the RDS is to enable investors to make an informed assessment of risks and suitability, requiring consideration of financial condition, risk tolerance, investment horizon, investment objectives and experience. It also clarifies that the list of risks is not exhaustive and recommends seeking independent financial and legal advice.
2	Role of Calculation Agent (Page 6 → 7)	Calculation Agent required to act"in good faith" when making calculations.	Revised to require the Calculation Agent to act"in good faith and in a commercially reasonable manner" when making calculations and determinations.
3	Issuance Programme (New Section)	No equivalent provision.	New disclosure added stating that the Investment is issued as a debenture under a structured product programme lodged with the Securities Commission pursuant to Section 212 of the Capital Markets and Services Act 2007 and the Lodge and Launch Framework.
4	Important Notice (Page 7 → 8)	No statement regarding issuer acceptance or rejection of subscriptions.	New wording inserted:"Nothing herein shall obligate the Issuer to accept the Investor's subscription. The Issuer may

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No	Provision	Existing Provision	New/Revised Provision
			accept or reject the Investor's subscription of the Investment at its absolute discretion."
5	Additional Notice – Bahasa Malaysia Version	English version prevailed in the event of inconsistency, while the signed Bahasa Malaysia version formed the basis of the contract between the Bank and Investor.	Provision revised so that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, the Bahasa Malaysia version shall form the whole terms of the Investment.
6	Note Section (Page 9 → 10)	Included statement:"This document is neither an offer for subscription or purchase nor an invitation to subscribe for or purchase any securities."	Statement removed and replaced with wording clarifying that subscriptions remain subject to Issuer acceptance and that the Issuer may accept or reject subscriptions at its absolute discretion.
7	Investor Acknowledgement	"I/We hereby accept and agree the terms mentioned above."	Revised to:"I/We hereby consent and acknowledge the terms mentioned above."
8	Investor Subscription Acknowledgement (New Provision)	No equivalent provision.	New acknowledgement added stating that signing the Risk Disclosure Statement does not amount to acceptance by the Issuer and that the Issuer has sole and absolute discretion to accept or reject the subscription.
9	Historical FX Data (Appendix I)	Historical FX rates based on the period 1 March 2021 to 31 March 2021.	Historical FX rates updated to 1 May 2026 to 29 May 2026, with all exchange rate ranges refreshed. This is a data update only and does not affect product mechanics.