APPENDIX

1) Revisions Specific to the Product Agreement

No	Provision	Existing Provision	New/Revised Provision
1	Product Agreement – Introductory Notice (Page 1)	No introductory statement regarding acceptance of subscription.	New provisions added stating that the document serves as notification of applicable terms and conditions, signing and returning the document does not amount to acceptance by the Issuer, and the Issuer may accept or reject the Investor’s offer at its absolute discretion.
1	Introductory Notice (Page 1)	No equivalent provision.	New introductory notice added stating that the Product Agreement serves as notification of the applicable terms and conditions, signing does not amount to acceptance by the Issuer, and the Issuer may accept or reject the Investor's offer at its absolute discretion.
2	Principal Amount (Page 1)	Principal Amount defined as the investment amount specified in the Trade Confirmation.	Expanded to clarify that subscription is subject to Bank acceptance, the Bank may accept or reject the Investor's offer, Principal Amount is net of Early Redemptions, and Early Termination may result in reduced returns and/or principal loss.
3	Calculation Agent (Page 2)	Calculation Agent determinations were binding on the Investor.	Revised to provide that Calculation Agent determinations are binding on both the Issuer and the Investor, in the absence of fraud or manifest error.
4	Issuance Programme (Page 3)	General reference to structured product programme and applicable guidelines.	Revised to clarify 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 updated regulatory references.
5	Authority to Debit (Page 5)	Investor required to maintain prescribed account throughout the Tenor.	New wording added to clarify that obligations arise upon the Bank's acceptance of the Investor's offer to subscribe.
6	Privacy Laws – Individuals (Pages 6-7)	References to Investor "agrees", "agrees to ensure", "agrees to update" and "agrees to disclosures".	Revised wording uses "consents", "confirms", "undertakes" and "consents and authorises". Additional consent language relating to incorporation of the CIMB Group Privacy Notice added.
7	Privacy Laws – Corporates (Page 8)	Investor "agrees to undertake the responsibility to update the Bank".	Revised to "Investor undertakes the responsibility to update the Bank".
8	Privacy Laws – Corporate Third	Existing consent notification wording.	Wording revised to clarify Investor's undertaking obligations in informing

No	Provision	Existing Provision	New/Revised Provision
	Parties (Page 9)		Corporate Third Parties of withdrawal rights.
9	Additional Notice (Page 9)	English version prevailed in case of inconsistency and Bahasa Malaysia version formed basis of contract where applicable.	Replaced with provision clarifying that, subject to Issuer acceptance, the Structured Products Master Agreement, Product Agreement and Trade Confirmation constitute the whole terms of the Investment. Bahasa Malaysia version shall form the whole terms where requested.
10	Communication (Page 11)	Notice provisions referred to notices, delivery methods and proof of delivery.	Clause updated to refer to communications, revised proof of receipt wording, website publication rights and simplified error rectification provisions.
11	Fax and Phone Banking Instructions (Page 12)	No express good-faith reliance provision.	New clause added authorising the Bank to act on instructions it believes in good faith were given by the Investor or authorised representative. Recording and confirmation provisions were also updated.
12	Notice of Changes (Page 14)	General amendment clause with notice requirement.	Clause comprehensively rewritten to introduce Amendment Notice Period, regulatory amendment rights, investor's right to Early Redemption if amendments are not accepted, and definition of "Relevant Regulations".
13	Taxes & Duties (New Clause)	No equivalent provision.	New clause requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes.
14	Other Terms (Page 15)	Execution of Product Agreement deemed agreement to the terms.	Revised to clarify that signing the Product Agreement does not amount to acceptance by the Bank and that the Bank has sole discretion to accept or reject subscriptions.
15	Signature Pages (Pages 19 & 22)	Standard signature blocks only.	New declaration inserted immediately above signature blocks stating that signing does not constitute acceptance and that the Bank has sole and absolute discretion to accept or reject the subscription.
16	Investor's Declaration (Page 20)	Investor indicates intention to enter into Investment.	Revised to clarify that signing constitutes an offer to enter into the Investment, subscription remains subject to Bank acceptance, and the Bank has sole discretion to accept or reject the subscription. Indemnity wording also updated.
17	Bank Use Only Section	Included authorised signatory / internal processing section.	Bank-use execution section removed from the revised Product Agreement.

2) Revisions Specific to the Product Highlight Sheet

No	Provision	Existing Provision	New/Revised Provision
1	Product Highlights Sheet – Introductory Notice (Page 2)	"This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investor is advised to request, read and understand the disclosure documents before deciding to invest."	Additional statement inserted: "Nothing herein shall obligate the Issuer to accept the Investor's subscription.
2	Important Notice (Page 6 – July 2025 / Page 5 – June 2026)	No statement regarding the Issuer's right to accept or reject subscription.	New paragraph 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 – Bahasa Malaysia Version (Page 7 – July 2025 / Page 6 – June 2026)	English version prevails in case of inconsistency. Investor may request Bahasa Malaysia version and the signed BM version forms the basis of the contract.	Entire paragraph replaced. Revised wording provides that where the Investor requests the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement, such Bahasa Malaysia version shall form the whole terms of the Investment.
4	Fees & Charges (Page 7 – July 2025 / Page 6 – June 2026)	"No fees and charges applicable."	Revised to add:"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	Pagination / Document Format	July 2025 version consists of 9 pages.	June/July 2026 version streamlined to 8 pages with content reflow and consolidation of sections. No material impact to product mechanics.

3) Revisions Specific to the Risk Disclosure Statement

No	Provision	Existing Provision	New/Revised Provision
1	Risk Disclosure Statement – Introductory Section (Page 1)	Risk Disclosure Statement commenced directly with product description and risk disclosures.	New introductory section added explaining the purpose of the Risk Disclosure Statement, requiring investors to assess suitability based on financial condition, risk tolerance, investment horizon and experience, and stating that the risk list is not exhaustive and independent advice should be sought. (Page 1)
2	Role of Calculation Agent (Page 6)	"The Calculation Agent however is obliged to act in good faith in making its calculations in respect of the amounts to be paid out."	Revised to state that the Calculation Agent is obliged to act**"in good faith and in a commercially reasonable manner"** in making its calculations and determinations. (Page 6)

No	Provision	Existing Provision	New/Revised Provision
3	Issuance Programme (New Clause)	No equivalent provision.	New clause added explaining that the Investment is issued as a debenture pursuant to a structured product programme lodged with the Securities Commission under the Lodge and Launch Framework and Section 212 of the Capital Markets and Services Act 2007. (Page 6)
4	Important Notice (Page 7)	No statement regarding issuer acceptance of subscription.	New paragraph inserted: "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."
5	Additional Notice – Bahasa Malaysia Version (Page 7)	English version prevails in case of inconsistency. Investor may request Bahasa Malaysia version and signed Bahasa Malaysia version forms the basis of the contract.	Entire provision replaced. New wording states 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 8)	Included statement: "This document is neither an offer for subscription or purchase nor an invitation to subscribe for or purchase any securities."	Statement removed. New wording inserted to expressly provide that subscription remains subject to Issuer acceptance and may be accepted or rejected at the Issuer's absolute discretion.
7	Investor Acknowledgement (Page 9)	"I/We hereby accept and agree the terms mentioned above."	Revised to: "I/We hereby consent and acknowledge the terms mentioned above."
8	Investor Acknowledgement – Subscription Acceptance (Page 9)	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	Appendix I – Historical FX Rates (Page 10)	Historical prices based on the period 1 February 2022 to 28 February 2022.	Historical prices updated to the period 1 May 2026 to 29 May 2026 and all FX rate data refreshed accordingly. This is a data refresh only and does not affect product mechanics.