APPENDIX

1) Revisions Specific to the Product Agreement

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 1)	No equivalent provision.	New introductory notice added stating that the Product Agreement serves as notification of applicable terms and conditions, signing does not constitute acceptance by the Issuer, and the Issuer may accept or reject the Investor's offer at its absolute discretion.
2	Principal Amount (Page 1)	"The total investment amount as specified in the Trade Confirmation."	Expanded to clarify 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 4–5)	Calculation Agent determinations are binding on the Investor.	Wording updated as part of document refresh. Calculation Agent provisions revised in conjunction with revised subscription framework.
4	Issuance Programme (Page 3 → 5)	General reference to issuance under a Structured Product Programme pursuant to applicable guidelines.	Revised to expressly state 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.
5	Authority to Debit (Page 6 → 8)	Investor required to maintain prescribed account throughout the tenor.	New wording inserted: "Upon the Bank's acceptance of the Investor's offer to subscribe..." before obligations arise.
6	Privacy Laws – Individuals (Pages 8-9 → 10-11)	References to Investor "agreed", "agreed to ensure", "agreed to update", "will inform" and "agreed to disclosures".	Revised wording uses "consents", "confirms", "undertakes" and "consents and authorises". Privacy Notice incorporation wording also revised.
7	Privacy Laws – Corporates (Pages 10-11 → 12-13)	Investor "agrees to update" and "agrees and shall inform".	Revised to "undertakes the responsibility to update" and "undertakes and shall inform".
8	Additional Notice (Page 12 → 14)	English version prevailed and signed Bahasa Malaysia version formed the basis of contract.	Entire provision replaced. Subject to Issuer acceptance, the Structured Products Master Agreement, Product Agreement and Trade Confirmation constitute the whole terms of the Investment. Bahasa Malaysia version forms the whole terms where requested.
9	Communication (Page 14 → 16)	References "notice", excludes Fax and Phone Banking Instructions, proof of posting deemed proof of receipt and Bank entitled to deliver notices.	Revised to refer to "communications", simplified wording, enhanced delivery provisions and revised error rectification language.

No	Provision	Existing Provision	New/Revised Provision
10	Fax and Phone Banking Instructions (Page 15 → 17)	Bank may rely on instructions where officer reasonably believed instruction was genuine. Detailed reliance wording included.	New express provision stating Bank may act on instructions it believes in good faith were given by the Investor or authorised representative. Recording and confirmation wording updated.
11	Notice of Changes (Page 17 → 19)	General amendment clause with 21-day notice requirement.	Entire clause rewritten to introduce Amendment Notice Period, Relevant Regulations definition, amendment rationale, investor's right to Early Redemption and expanded notification mechanisms.
12	Taxes & Duties (New Clause)	No equivalent provision.	New clause added requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes.
13	Other Terms (Page 17 → 20)	Execution of Product Agreement deemed agreement to terms and Bank would issue Trade Confirmation following instructions.	Revised to clarify execution of the Product Agreement does not amount to Bank acceptance. Subscription remains subject to Bank acceptance and Bank has sole discretion to accept or reject subscriptions.
14	Signature Pages (Pages 21 & 24)	Standard investor signature blocks with no subscription acceptance declaration. CIMB authorised signatory section included.	New declaration added above signature blocks confirming that signing does not amount to acceptance and that the Bank may accept or reject subscriptions at its sole discretion.
15	Investor's Declaration (Page 22 → 25)	Investor indicated intention to enter into Investment. Bank assumes no responsibility for financial consequences. Investor agrees to indemnify Bank.	Revised to clarify that signing constitutes an offer to enter into the Investment, does not constitute acceptance by the Bank and that the Bank may accept or reject the subscription. "Agree" changed to "acknowledge and accept"; indemnity wording changed to "undertake to hold harmless".
16	CIMB Authorised Signatory Section	Included authorised signatory execution block.	Entire section removed.
17	Bank Use Only Section	Included account number, client number, Trade ID, portfolio type and SP Master Agreement reference fields.	Entire Bank Use Only section removed.

2) Revisions Specific to the Product Highlight Sheet

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice (Page 2)	PHS stated that it only highlights the key features and risks of the product.	Additional statement added:"Nothing herein shall obligate the Issuer to accept the Investor's subscription."

No	Provision	Existing Provision	New/Revised Provision
2	Important Notice (Page 5)	No reference to 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 – Bahasa Malaysia Version (Page 6)	English version prevailed in the event of inconsistency; Bahasa Malaysia version signed by the Investor formed the basis of the contract.	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.
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 Concept	No express reference that subscription remains subject to Issuer acceptance.	Issuer acceptance framework incorporated throughout the PHS, clarifying that submission of an application does not oblige the Issuer to accept the subscription.
6	Terminology Updates	Documentation focused on product features, risks and contract formation without reference to offer-and-acceptance mechanics.	Wording aligned with revised Product Agreement and RDS to reflect that subscriptions constitute offers 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 and risk disclosures.	New introductory section added explaining that the purpose of the RDS is to enable investors to make an informed assessment of risks, requiring investors to consider their financial condition, risk tolerance, investment horizon, investment requirements 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)	Calculation Agent was required to act"in good faith" in making calculations.	Revised to require the Calculation Agent to act"in good faith and in a commercially reasonable manner" in making calculations and determinations.

No	Provision	Existing Provision	New/Revised Provision
3	Issuance Programme (New Section - Page 6)	No equivalent provision.	New section added stating 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 pursuant to Section 212 of the Capital Markets and Services Act 2007.
4	Important Notice (Page 7)	No statement regarding issuer acceptance or rejection of subscriptions.	New provision 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."
5	Additional Notice – Bahasa Malaysia Version (Page 7)	English version prevailed in the event of inconsistency. Signed Bahasa Malaysia version formed the basis of the contract between the Bank and the Investor.	Provision replaced. New wording states that where an 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)	Included wording that the document was neither an offer for subscription nor an invitation to subscribe or purchase securities.	Existing wording retained and supplemented with new language that subscription remains subject to Issuer acceptance and that the Issuer may accept or reject subscriptions at its 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 Subscription Acknowledgement (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	Historical FX Data (Appendix I – Page 10)	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 and all corresponding exchange rate ranges refreshed. This is a data refresh only and does not affect product mechanics.