

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, 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 investment amount in the Investment Currency as specified in the Trade Confirmation, subject to acceptance by the Bank."	Expanded to clarify that the Investor's application constitutes an offer, the Bank may accept or reject the subscription at its discretion, and only upon acceptance will the investment amount be reflected in the Trade Confirmation.
3	FX Fixing Date & Time (Page 2)	Two (2) Business Days before the Maturity Date, at 2 p.m. Kuala Lumpur time, as specified in the Trade Confirmation, subject to (i) adjustment in accordance with the Business Day Convention and (ii) further adjustments by the Calculation Agent on the occurrence of any Events	Revised to: "Two (2) Business Days before the Maturity Date, at 2 p.m. Kuala Lumpur time, as specified in the Trade Confirmation, subject to (i) adjustment in accordance with the Business Day Convention and (ii) further adjustments by the Calculation Agent on the occurrence of any Events, unless otherwise specified in the Trade Confirmation." New wording clarifies that the FX Fixing Date & Time may vary if expressly stated in the Trade Confirmation
4	Early Termination (Page 5)	Bank had the right, but not the obligation, to terminate the Investment prior to maturity.	Simplified to state that the Bank may terminate the Investment prior to maturity upon occurrence of an Event.
5	Issuance Programme (Page 6)	General reference to Structured Product Programme and various applicable guidelines.	Revised to expressly state that the Investment is a debenture issued under a structured product programme lodged with the Securities Commission pursuant to Section 212 of the Capital Markets and Services Act 2007.
6	Authority to Debit (Page 7)	Investor obligation applied immediately under the Product Agreement.	New wording inserted: "Upon the Bank's acceptance of the Investor's offer to subscribe" before obligations arise.
7	Privacy Laws – Individuals (Pages 7-8)	Investor "agreed", "agreed to ensure", "agreed to update", and "will inform".	Updated to "consents", "confirms", "undertakes", and "consents and authorises". Privacy Notice incorporation wording revised.
8	Privacy Laws – Corporates (Pages 10-11)	Investor "agrees to update" and "agrees and shall inform".	Revised to "undertakes the responsibility to update" and "undertakes shall inform".
9	Additional Notice (Page 12)	English version prevailed in the event of inconsistency. Bahasa Malaysia version formed the basis of the contract.	Replaced with provision stating that, subject to Issuer acceptance, the Structured Products Master Agreement, Product Agreement and Trade Confirmation constitute the whole terms

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			of the Investment. Bahasa Malaysia version forms the complete terms when requested.
10	Communication (Page 13)	References to "notice", proof of posting deemed proof of receipt, and specific exclusion for Fax and Phone Banking Instructions.	Revised to refer to "communications", streamlined receipt provisions, and updated statement correction wording.
11	Fax and Phone Banking Instructions (Page 14)	Bank could act where officer reasonably believed instructions were genuine; extensive reliance language included.	New express provision allowing Bank to act on instructions believed in good faith to be given by the Investor or authorised representative. Recording and confirmation wording updated.
12	Event Provisions (Page 15)	Calculation Agent adjustments were those "deemed necessary" by the Calculation Agent.	Wording refined to remove broad discretion references and align adjustment language with economic-effect and market-practice standards.
13	Notice of Changes (Page 16)	General amendment clause with 21-day notice period.	Entire clause rewritten to introduce Amendment Notice Period, Relevant Regulations definition, amendment rationale, investor Early Redemption rights and expanded notification channels.
14	Taxes & Duties (New Clause)	No equivalent provision.	New clause requiring Investors to bear all applicable taxes and duties, including stamp duty and documentary taxes.
15	Other Terms (Page 17)	Execution of Product Agreement evidenced agreement to the terms and Bank would issue transaction confirmations following instructions.	Revised to clarify that execution of the Product Agreement does not amount to Bank acceptance. Subscription remains subject to Bank acceptance, and the Bank may accept or reject the offer at its sole discretion.
16	Signature Pages (Pages 21 & 24)	Standard investor signature blocks.	New declaration inserted above signature blocks confirming that signing does not amount to acceptance by the Bank and that subscriptions may be accepted or rejected at the Bank's sole discretion.
17	Investor's Declaration (Page 22)	Signing indicated intention to enter into the Investment. Issuer assumed no responsibility for financial consequences. Investor agreed to indemnify the Bank.	Revised to clarify that signing constitutes an offer to subscribe, not acceptance. Bank has sole discretion to accept or reject. "Agree" changed to "acknowledge and accept", and indemnity wording changed to "undertake to hold harmless".
18	CIMB Authorised Signatory Section	Included CIMB authorised signatory execution block.	Entire section removed.
19	Bank Use Only Section	Included account details, client number, trade ID and 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 only that it highlights the key features and risks of the product and 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 5)	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 – Bahasa Malaysia Version (Page 6)	English version prevailed in the event of inconsistency, and the 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 Framework	No express statement anywhere in the PHS that submission of an application was 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 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 that 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, benefits and key product features.	New introductory section added explaining the purpose of the RDS, requiring investors to assess suitability based on financial condition, risk tolerance, investment horizon, investment requirements and experience, and clarifying that the list of risks is not exhaustive. Investors are encouraged to seek independent financial and legal advice.
2	Product Description (Page 1)	Described FXSF as a principal-protected investment providing variable returns linked to a Reference Asset, with Guaranteed Interest	Product description streamlined and revised to align with current issuance disclosure standards and risk disclosure format.

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		and/or Knock-Out Interest if applicable.	
3	Worked Examples Section (Pages 2-5)	Included extensive worked examples covering Upper Barrier and Lower Barrier scenarios, including best-case, worst-case and Knock-Out Event illustrations.	Worked examples and scenario illustrations removed from the RDS. References direct investors to product documents for understanding of the investment structure.
4	Principal Guaranteed/Protected Risk (Pages 6-7)	Risk disclosure referred to "Principal Guaranteed/Protected and Early Redemption/Withdrawal Risk".	Updated to "Non-Principal Guaranteed/Protected and Early Redemption/Withdrawal Risk", reflecting revised risk disclosure terminology.
5	Role of Calculation Agent (Page 7 → Page 6)	Calculation Agent 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.
6	Issuance Programme (New Section - Page 6)	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.
7	Important Notice (Page 8 → Page 7)	No reference to Issuer acceptance or rejection of 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."
8	Additional Notice – Bahasa Malaysia Version (Page 8 → Page 7)	English version prevailed in the event of inconsistency. Signed Bahasa Malaysia version 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.
9	Note Section (Page 9)	Stated that the document was neither an offer for subscription nor an invitation to subscribe for or purchase securities.	Existing disclaimer retained and expanded with new wording clarifying that subscription remains subject to Issuer acceptance and that the Issuer may accept or reject subscriptions at its absolute discretion.
10	Investor Acknowledgement (Page 9-10 → Page 9)	"I/We hereby accept and agree the terms mentioned above."	Revised to "I/We hereby consent and acknowledge the terms mentioned above."
11	Investor Subscription Acknowledgement (New Provision)	No equivalent provision.	New acknowledgement added stating that signing the RDS does not amount to acceptance by the Issuer and that the Issuer has sole and absolute discretion to accept or reject the subscription.

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12	Investor Eligibility Declaration (Page 10)	Incorrectly referred to eligibility to subscribe for Bullish / Bearish FX Tranche Investment.	Corrected to refer to eligibility to subscribe for the relevant investment and aligned with the revised FXSF documentation.
13	Historical FX Data (Appendix I)	Historical foreign exchange data based on period 1 March 2021 to 31 March 2021.	Historical foreign exchange data updated to period 1 May 2026 to 29 May 2026, with all exchange rate ranges refreshed. This is a data refresh only and does not affect product features.
14	Document Structure	July 2025 version consisted of 11 pages and included detailed worked examples.	June/July 2026 version streamlined to 10 pages, with worked examples removed and additional regulatory disclosures inserted.