APPENDIX

1) Revisions Specific to the Product Agreement

No	Provision	Existing Provision	New/Revised Provision
1	Introductory Notice	No equivalent provision.	New introductory notice added 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 any subscription at its absolute discretion.
2	Principal Amount	Defined as the investment amount specified in the Trade Confirmation.	Expanded to clarify that subscription is subject to Bank acceptance, accepted amount will be reflected in the Trade Confirmation, Principal Amount is net of Early Redemptions, and Early Termination may result in reduced returns and/or loss of principal.
3	Calculation Agent	Determinations binding on the Investor.	Revised so determinations are made in relation to the Investment and continue to be binding, with wording updated to align with other revised documentation.
4	Issuance Programme	General reference to issuance under a Structured Product Programme and applicable guidelines.	Revised to expressly state the Investment is a debenture issued under a structured product programme lodged with the Securities Commission under Section 212 CMSA 2007.
5	Authority to Debit	Account maintenance obligations applied generally.	New wording inserted:"Upon the Bank's acceptance of the Investor's offer to subscribe..." before obligations arise.
6	Privacy Laws – Individuals	Investor "agreed", "agreed to ensure", "agreed to update", "will inform" and "agreed to disclosures".	Wording revised to "consents", "confirms", "undertakes", and "consents and authorises". Privacy Notice incorporation wording also amended.
7	Privacy Laws – Corporate Third Parties	Investor "agrees to undertake responsibility" and "agrees and shall inform".	Revised to "undertakes responsibility" and "undertakes and shall inform".
8	Additional Notice	English version prevails; signed Bahasa Malaysia version forms basis of contract.	Replaced with a provision stating 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 forms the whole terms where requested.
9	Communication	References to "notices", proof of posting deemed proof of receipt, and Bank entitled to deliver notices.	Revised wording throughout to refer to "communications", updated receipt language, website publication rights and revised error rectification wording.
10	Fax and Phone Banking Instructions	No express statement allowing Bank to rely on instructions believed in good faith to originate from Investor.	New provision added authorising the Bank to act on instructions it believes in good faith were given by the Investor or authorised representative. Recording and confirmation wording also updated.

No	Provision	Existing Provision	New/Revised Provision
11	Event Clauses	Calculation Agent may make adjustments deemed necessary.	Wording refined to state adjustments are made to reflect economic effects and/or in accordance with market practice.
12	Notice of Changes	General amendment clause requiring prior notice of 21 days.	Significantly expanded to introduce Amendment Notice Period, Relevant Regulations definition, amendment rationale, methods of notification and Investor's right to Early Redemption if amendments are not accepted.
13	Taxes & Duties	No equivalent provision.	New clause requiring Investors to bear all applicable taxes and duties, including stamp duties and documentary taxes.
14	Other Terms	Execution of the Product Agreement deemed agreement to terms and subsequent investments.	Revised to expressly provide that execution does not amount to Bank acceptance, subscriptions remain subject to Bank acceptance, and the Bank has sole discretion to accept or reject subscriptions.
15	Signature Pages	Standard investor signature blocks.	New declaration inserted above investor signature blocks confirming that signing does not amount to acceptance and that the Bank may accept or reject subscriptions at its sole discretion.
16	Investor's Declaration	Signing indicates intention to enter into Investment. Investor agrees Bank assumes no responsibility for financial consequences and agrees to indemnify Bank.	Revised to provide that signing constitutes an offer to enter into the Investment, does not constitute Bank acceptance, and Bank may accept or reject the subscription. "Agree" replaced with "acknowledge and accept"; indemnity wording revised to "undertake to hold harmless".
17	CIMB Authorised Signatory Section	Contained authorised signatory execution block.	Entire authorised signatory execution section removed.
18	Bank Use Only Section	Included account details, branch code, 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)	"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 added:"Nothing herein shall obligate the Issuer to accept the Investor's subscription."
2	Minimum Investment Amount (Page 3)	Minimum investment amount stated as RM100,000.00 or its equivalent.	Revised to RM50,000.00 or its equivalent.

No	Provision	Existing Provision	New/Revised Provision
3	Important Notice (Page 5)	No statement regarding acceptance or rejection of subscriptions by the Issuer.	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."
4	Additional Notice – Bahasa Malaysia Version (Pages 5-6)	English version prevails in the event of inconsistency. Bahasa Malaysia version signed by the Investor forms the basis of the contract.	New provision introduced 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.
5	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."
6	Issuer Acceptance Concept	No express reference throughout the PHS that subscription remains subject to Issuer acceptance.	Issuer acceptance concept introduced across the PHS, clarifying that submission of an application does not oblige the Issuer to accept the subscription and that acceptance remains at the Issuer's discretion.

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, features and risk disclosures.	New introductory section added requiring investors to assess suitability based on financial condition, risk tolerance, investment horizon and experience, clarifying that the listed risks are not exhaustive and recommending independent financial and legal advice.
2	Role of Calculation Agent (Page 5)	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 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.
4	Important Notice (Page 6)	No provision addressing acceptance or rejection of subscriptions.	New statement 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."

No	Provision	Existing Provision	New/Revised Provision
5	Additional Notice – Bahasa Malaysia Version (Page 6)	English version prevailed in the event of inconsistency; signed Bahasa Malaysia version formed the basis of the contract.	Entire provision revised. New wording provides that, where requested, the Bahasa Malaysia version of the Product Agreement, Product Highlights Sheet and/or Risk Disclosure Statement shall form the whole terms of the Investment.
6	Note Section (Page 8)	Included statement that the document was neither an offer nor an invitation to subscribe or purchase securities.	Statement removed and replaced with wording clarifying that subscription remains subject to Issuer acceptance and that the Issuer may accept or reject subscriptions at its absolute discretion.
7	Investor Acknowledgement (Page 8)	"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 RDS 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 and Gold Price Data (Appendix I)	Historical prices based on the period 1 March 2021 to 31 March 2021.	Historical data updated to 1 May 2026 to 29 May 2026, with all FX and gold price ranges refreshed. This is a data update only and does not alter product mechanics.