

IMPORTANT NOTICE DATED: 29/4/2019 NOTICE OF AMENDMENTS TO CIMB CLICKS INTERNET BANKING AGREEMENT

We wish to inform you that CIMB Clicks Internet Banking Agreement ("Terms and Conditions") have been varied and amended as set out in the below table and shall take effect and be binding with effect from 20/5/2019.

A tabulation of the revised clauses is as follows:

CIMB Clicks Internet Banking Agreement

- Addition of DuitNow, DuitNow ID and PayNet definitions.
- Amendments on the JomPAY definition, Clause 9.7 and 12.4

Clause No.	Existing Clause	Revised Clause
Definitions	-	"DuitNow" means a service established by PayNet, which allows customers to initiate and receive instant credit transfers using a recipient's account number or DuitNow ID
Definitions	-	"DuitNow ID" means identifiers of an account holder such as a mobile number, National Registration Identification Card number, passport number, army number or police number (in the case of an individual) or business registration number (in the case of a corporate customer) or any other identifiers as may be introduced by PayNet from time to time.
Definitions	"JomPAY" means Malaysia's national bill payment system established and operated by Payments Network Malaysia Sdn Bhd, under the auspices of Bank Negara Malaysia.	"JomPAY" means Malaysia's national bill payment system established and operated by PayNet.
Definitions	-	"PayNet" means Payments Network Malaysia Sdn. Bhd.
9.7	You may cancel your Instructions or the Transfers or Payment pursuant to Clause 20 herein. Any unprocessed Transfers or Payment will be cancelled on the Business day your cancellation request is received. If you close any relevant Account pertaining to any such Transfers or Payment, any unprocessed Transfers or Payment scheduled from that Account or to be paid into that Account will also be cancelled on the day that Account is closed.	You may cancel your Instructions or Instructions for Transfers or Payment where such Instructions or Instructions for Transfers or Payment has not been processed or executed. Any unprocessed Transfers or Payment will be cancelled on the Business day your cancellation request is received. If you close any relevant Account pertaining to any such Transfers or Payment, any unprocessed Transfers or Payment scheduled from that Account or to be paid into that Account will also be cancelled on the day that Account is closed.



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12.4	For purposes of JomPAY transactions, you acknowledge and agree that information relating to you, your affairs, your account, all details relating to JomPAY transaction or your Instructions in relation to JomPAY will be disclosed to Payment Network Malaysia Sdn Bhd for processing and/or effecting your Instructions.	For purposes of JomPAY and DuitNow services or transactions, you acknowledge and agree that any information relating to you, your affairs, your account, and details relating to your JomPAY and DuitNow transactions and/or your Instructions in relation to JomPAY and/or DuitNow, may be disclosed to PayNet for its processing, storing, and archival and disclosed to CIMB Bank or CIMB Islamic Bank's affiliates, service providers and other participating JomPAY and DuitNow
	Bhd for processing and/or effecting your	and archival and disclosed to CIMB Bank or CIMB Islamic Bank's affiliates, service providers and

The revised Terms and Conditions can be found on our website at: CIMB Clicks Revised T&C: English | Bahasa Malaysia

For further clarification, you may contact our Consumer Contact Centre at **+603 6204 7788**.

The Management CIMB Bank Berhad (13491-P)