[Supplemental Notice and FAQs for Investment Products in reference to KLIBOR transition to MYOR and MYOR-i]

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Section 1: Understanding KLIBOR Transition to MYOR/MYOR-i

1. What It Means for Your Investments Linked to KLIBOR

BNM announced on 16 October 2025 of the transition to the Malaysia Overnight Rate (MYOR) and Malaysia Islamic Overnight Rate (MYOR-i) and that by the end of the transition, KLIBOR will cease to exist effective 1 January 2029. This notice explains how the permanent discontinuation of the Reference Underlying i.e. Kuala Lumpur Interbank Offered Rate ("KLIBOR") may affect your existing investment products referenced to KLIBOR issued by CIMB Bank Berhad and CIMB Islamic Bank Berhad ("the Bank").

It should be read together with CIMB's general KLIBOR Transition notice, which provides an overview of the broader transition from KLIBOR to the Malaysia Overnight Rate ("MYOR") and the Malaysia Islamic Overnight Rate ("MYOR-i").

2. Who may be affected?

This notice is relevant to investors who hold any of the following investment products issued by the Bank, where the product references 3-Month KLIBOR as the Reference Underlying and with maturity dates from 1 January 2029 onwards("KLIBOR Cessation Date"):

- Callable Range Accrual FRNID ("CRAI");
- Callable Inverse Floater FRNID ("CIF");
- Callable Islamic Range Accrual INI ("CIRA"); and/or
- Callable Islamic Inverse Floater INI ("CIF-i"),

These products are collectively referred to as "Investments" in this notice.

Note: Investments that mature, or are called or redeemed, before KLIBOR permanently ceases will continue to follow their existing product terms and conditions.

3. What will change from 1 January 2029?

Based on the BNM announcement, KLIBOR is expected to be permanently discontinued from 1 January 2029 and 3-Month KLIBOR will no longer be available as the Reference Underlying for the Investments issued by the Bank with maturity dates from 1 January 2029 onwards.

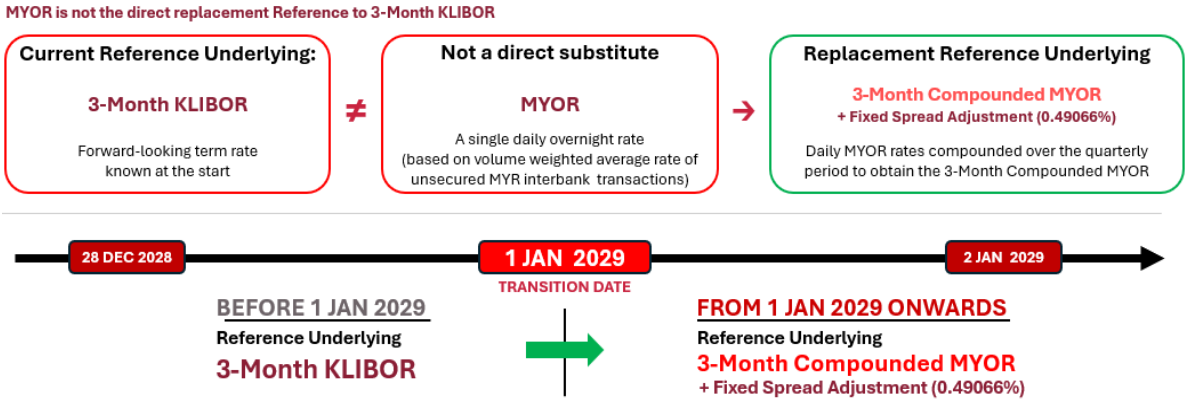
If you hold an investment that references to KLIBOR and the investment matures from 1 January 2029 onwards, the Reference Underlying used for your investment will transition from 3-Month KLIBOR to 3-Month Compounded MYOR plus a Fixed Spread Adjustment of 0.49066%*. While the Reference Underlying will be replaced, the other key terms and conditions and products features remain unchanged.

The Fixed Spread Adjustment (as calculated by Bloomberg Index Services Limited ("Bloomberg")**, is applied to account for the historical and structural differences between KLIBOR and MYOR. The Fixed Spread Adjustment is recommended by a global trade association in developed markets for products with similar product features. This spread was fixed on 16 October 2025 and will not change thereafter.

For more information on 3-Month Compounded MYOR with a Fixed Spread Adjustment, please refer to Question 3, Question 4, and Question 5 of the Frequently Asked Questions.

1) *The Bank will make the necessary adjustments (in accordance with product terms & conditions) for the relevant calculations, including the coupon or profit amount for the Investments, based on the latest available 3-Month Compounded MYOR where applicable
2) **Bloomberg is the official adjustment services vendor to calculate various IBOR fallbacks selected by the global trade association

4. Why is MYOR not the direct replacement for 3-Month KLIBOR Reference Underlying?



Unlike 3-Month KLIBOR, which is a 3-month rate known at the start of the 3-month period/tenor, MYOR is a daily overnight rate, published by BNM based on the volume-weighted average rate of unsecured overnight ringgit interbank transactions.

For the Bank's Investments with Reference Underlying based on 3-Month KLIBOR, the daily MYOR will be compounded over the relevant 3-month period to derive an equivalent 3-month rate. A Fixed Spread Adjustment of 0.49066%* will then be added to form the replacement of the original 3-Month KLIBOR Reference Underlying.

Reference Underlying for Investments with maturity before 1 January 2029	Reference Underlying for Investments with maturity dates from 1 January 2029 onwards
3-Month KLIBOR	3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%*

1) *The Bank will make the necessary adjustments (in accordance with product terms & conditions) for the relevant calculations, including the coupon or profit amount for the Investments, based on the latest available 3-Month Compounded MYOR where applicable

5. Summary of changes to existing Investments with maturity dates from 1 January 2029 onwards

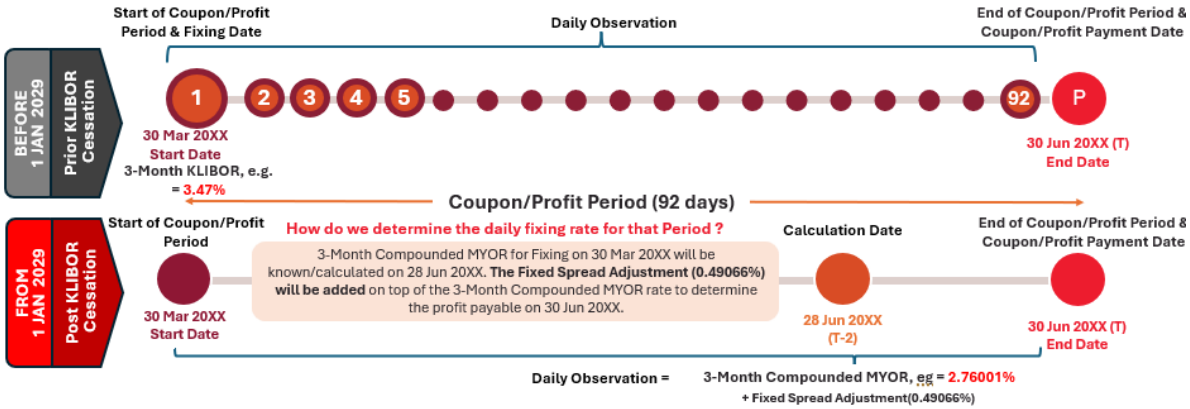
Only the Reference Underlying for the existing Investments with maturity dates from 1 January 2029 onwards will change. All other product terms will remain the same, unless the product terms stated otherwise.

A) For all existing CRAI and CIRA Investments, for illustration purposes:

General impact on all outstanding CRAI/CIRA Investments with maturity dates from 1 January 2029 onwards, for illustration purposes only:

Product Terms	Before 1 January 2029	From 1 January 2029 onwards
Reference Underlying	**3-Month KLIBOR**	**3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%***
Apart from the Reference Underlying, all other product terms will remain unchanged, such as:		
Principal Amount	Remains the same as the original Investment	
Tenor		
Lower & Upper Limits		
Coupon/ CIRA Profit Rate% p.a.		
Issue & Maturity Date		
Coupon/Profit Payment Dates		
Fixing/Observation Dates		
Call Date		
Principal Protection		

The illustration below shows, for one coupon/profit period, how the calculation may differ when the Reference Underlying changes from 3-Month KLIBOR to 3-Month Compounded MYOR plus the Fixed Spread Adjustment. **The only change is to the Reference Underlying fixing**. All the other key terms and conditions and products features remain unchanged.



1) *The Bank will make the necessary adjustments (in accordance with product terms & conditions) for the relevant calculations, including the coupon or profit amount for the Investments, based on the latest available 3-Month Compounded MYOR where applicable.
2) If a specific 3-Month Compounded MYOR calculation fixing is only available after the Profit fixing Period, the last available 3-Month Compounded MYOR fixing during the relevant Profit Period will be adopted for the fixing accordingly.

Example assumptions for CRAI/CIRA:

Lower Limit= 0%; Upper Limit = 3.85%; CRAI Coupon Rate/CIRA Profit Rate = 5.00% p.a.

CRAI/CIRA	Illustrative Coupon/Profit Amount Calculation using 3-Month KLIBOR before 1 January 2029
Reference Underlying	3-Month KLIBOR
Reference Underlying fixing	**3.47%** (assumed same fixing level throughout 92 days within the coupon/profit period) 3.47% is within the range of the lower and upper limit of 0% to 3.85%
Number of Days in Range	92 days
CRAI Coupon amount/CIRA Profit amount	Principal Amount x CRAI Coupon Rate/CIRA Profit Rate x Days in Range / 365 = RM100,000 x 5.00% x 92/365 = RM 1,260.27

CRAI/CIRA	Illustrative Coupon/Profit Amount Calculation using 3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%* from 1 January 2029 onwards
Reference Underlying	3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%*
Reference Underlying fixing(s)	**2.76001% (assumed) + 0.49066% = 3.25067%** (applied as the same rate for the entire coupon/profit period) 3.25067% is within the range of the lower and upper limit of 0% to 3.85%
Number of Days in Range	92 days
CRAI Coupon amount/CIRA Profit amount	Principal Amount x CRAI Coupon Rate/CIRA Profit Rate x Days in Range / 365 = RM100,000 x 5.00% x 92/365 = RM 1,260.27

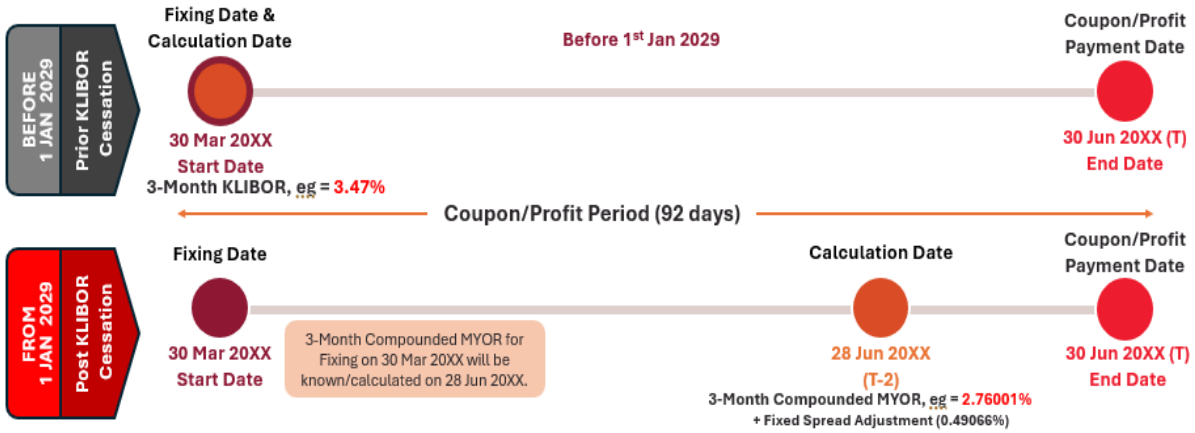
1) *The Bank will make the necessary adjustments (in accordance with product terms & conditions) for the relevant calculations, including the coupon or profit amount for the Investments, based on the latest available 3-Month Compounded MYOR where applicable.
2) If a specific 3-Month Compounded MYOR calculation fixing is only available after the Profit fixing Period, the last available 3-Month Compounded MYOR fixing during the relevant Profit Period will be adopted for the fixing accordingly.

B) For all existing CIF and CIF-i Investments, for illustration purposes:

General impact on all outstanding CIF/CIF-i Investments with maturity dates from 1 January 2029 onwards, for illustration purposes only:

Product Terms	Before 1 January 2029	From 1 January 2029 onwards
Reference Underlying	**3-Month KLIBOR**	**3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%***
Apart from the Reference Underlying, all other product terms will remain unchanged, such as:		
Principal Amount	Remains the same as the original Investment	
Tenor		
Multiplier		
Barrier Rate		
Issue & Maturity Date		
Coupon/Profit Payment Dates		
Fixing/Observation Dates		
Call Date		
Principal Protection		

The illustration below shows, for one coupon/profit period, how the calculation may differ when the Reference Underlying changes from 3-Month KLIBOR to 3-Month Compounded MYOR plus the Fixed Spread Adjustment.



1) *The Bank will make the necessary adjustments (in accordance with product terms & conditions) for the relevant calculations, including the coupon or profit amount for the Investments, based on the latest available 3-Month Compounded MYOR where applicable.

Example assumptions for CIF/CIF-i:

Multiplier = 6.50; Barrier Rate = 4.00%

CIF / CIF-i	Illustrative Coupon/Profit Amount Calculation using 3-Month KLIBOR before 1 January 2029
Reference Underlying	3-Month KLIBOR
Reference Underlying fixing	3.47% (assumed)
Profit Rate	6.50 x (4.00% - 3.47%) = **3.4450% p.a.**
Profit Payment Amount	Principal Amount x Profit Rate x Number of Days in Profit Period / 365 = RM100,000 x 3.4450% x 92/365 = RM 868.33

CIF / CIF-i	Illustrative Coupon/Profit Amount Calculation using 3-Month Compounded MYOR Fixed Spread Adjustment of 0.49066%* from 1 January 2029 onwards
Reference Underlying	3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%
Reference Underlying fixing	2.76001% (assumed) + 0.49066% = 3.25067%
Profit Rate	6.50 x (4.00% - 3.25067%) = **4.8706% p.a.**
Profit Payment Amount	Principal Amount x Profit Rate x Number of Days in Profit Period / 365 = RM100,000 x 4.8706% x 92/365 = RM 1,227.67

1) *The Bank will make the necessary adjustments (in accordance with product terms & conditions) for the relevant calculations, including the coupon or profit amount for the Investments, based on the latest available 3-Month Compounded MYOR where applicable.

In summary, all product terms listed above remain the same, however, the Reference Underlying used to determine the investment outcome will change. From 1 January 2029 onwards, 3-Month KLIBOR will be replaced by 3-Month Compounded MYOR plus the Fixed Spread Adjustment[***]. As the replacement Reference Underlying may not be the same as 3-Month KLIBOR, the coupon or profit outcome from 1 January 2029 onwards may be different.

The replacement Reference Underlying will be used to assess the existing product terms of your Investments. The stated coupon or profit rate, lower and upper limits, barrier rate and multiplier of the Investment will not change.

[***] Refer to Q20 FAQ for exception.

The above is based on data and information that are reasonably believed to be correct at the time this notice is prepared and is provided for informational purposes only. The Bank does not make any representation, warranty or guarantee in relation to any of the contents including the performance of any rates or the Fixed Spread Adjustment. Past performance of any rates is not indicative of future results. The contents in this notice do not seek to amend, supersede or replace any product terms. In the event of any inconsistency, the product terms shall prevail.

The determination of any adjustments events and the consequences thereof is set out in the product terms.

You must consult your own professional financial, legal, accounting, taxation and all other advisers and make your own independent assessment of the contents of this notice. Under no circumstances should you treat or rely on any of the contents of this notice as advice in relation to what are your rights and the steps that you should or should not take nor the contents should be regarded as your financial, legal, accounting, taxation, technical, investment advice or any other areas of advice.

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What's next?

The Bank will contact affected investors if any action is required.

Please ensure your contact details with CIMB are up to date. You may also wish to review the product terms and conditions of your investment.

You may contact your CIMB Relationship Manager if you wish to:

- check whether your investment is affected;
- understand how the replacement Reference Underlying will apply to your investment;
- discuss available investment options after KLIBOR ceases; and/or
- obtain more information on the KLIBOR transition.

Further Information

For more information on the KLIBOR transition, please refer to the following BNM materials:

- Overview: MYOR and MYOR-i overview
- Transition roadmap: Transition from KLIBOR to MYOR/MYOR-i
- Policy documents:
  i. MYOR policy document
  ii. MYOR-i policy document

If you need assistance, please contact your CIMB Relationship Manager or refer to the contact details in CIMB's general KLIBOR Transition notice.

Frequently Asked Questions (FAQs)

Please refer to the FAQ on next page.

Section 2: Frequently Asked Questions (FAQs)

for CRAI/CIRA and CIF/CIF-i Investments

Part 1: Understanding the Transition

1. Why is KLIBOR being discontinued, and what does the transition from KLIBOR to MYOR/MYOR-i mean?

Bank Negara Malaysia (BNM) has indicated the need for financial institutions to transition away from using the Kuala Lumpur Interbank Offered Rate (KLIBOR) to alternative benchmark rates as part of Malaysia's broader financial reform agenda and to be consistent with global financial benchmark reform initiatives. The transition serves as a pro-active measure to ensure continuous robustness of domestic financial benchmarks.

As announced by BNM on 16 October 2025, KLIBOR will be gradually replaced by two new reference rates; the Malaysia Overnight Rate (MYOR) and the Malaysia Islamic Overnight Rate (MYOR-i). Based on BNM's published roadmap, key milestones include 1 July 2027 where it is expected that KLIBOR can no longer be used in any new trades or contracts and KLIBOR is expected to be permanently discontinued from 1 January 2029.

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2. What is MYOR and how is it different from KLIBOR?

The Malaysia Overnight Rate (MYOR) and its Islamic equivalent, MYOR-i, are robust, near risk-free alternative reference rates introduced by Bank Negara Malaysia (BNM). Unlike KLIBOR – which is a forward-looking term rate derived from daily submission-based rates from a panel of appointed banks on a trimmed-average methodology for various tenors, MYOR/MYOR-i are backward looking transaction-based reference rates that reflect the volume-weighted average cost of unsecured overnight Ringgit borrowings in the Conventional and Islamic markets.

In practice, the primary difference lies in the methodology of the interest/profit calculation of when a tenured KLIBOR or MYOR/MYOR-i are applied: KLIBOR fixes obligations upfront based on their tenor rate representation at the start of an interest/profit period, whilst MYOR/MYOR-i daily overnight rate will need to be compounded over the period. This significantly reduces exposure to fixing manipulation and single-day market distortions. Under BNM's financial benchmark reform agenda, KLIBOR across all tenors are expected to cease effective 1 January 2029.

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3. **How does the change impact my current investment linked to KLIBOR?**

If your investment structures mature **before 1 January 2029, it will see no change and no impact** as they will continue to reference to 3-Month KLIBOR until maturity. For investment structures extending beyond this date, the Reference Underlying is currently 3-Month KLIBOR, therefore, upon transition, the 3-Month KLIBOR Reference Underlying will transition to 3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%.

This Fixed Spread Adjustment accounts for the historical and structural differences between the rates as recommended by global trade association in developed markets for product with similar product features.

Reference Underlying for Investments with maturity before 1 January 2029	**Reference Underlying for Investments with maturity dates from 1 January 2029 onwards.*** **
3-Month KLIBOR	3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%

***For details of the exceptions, please refer to Q20.

- **No Change to Key Economic Terms:** Except for the change to the Reference Underlying , key product terms relating to calculation and determination of rates including the prescribed observation range/barriers, coupon rate, payoff formula, payment frequency, and maturity date remain entirely unchanged.
- **Economic Adjustments:** The Fixed Spread Adjustment bridges the historical and structural differences between KLIBOR and MYOR and aims to achieve economic equivalence without altering the original commercial terms of your investment.

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4. **How does the Fixed Spread Adjustment (+0.49066%) get calculated and does it change once it's been announced?**

The 0.49066% Fixed Spread Adjustment is recommended by a global trade association in developed markets for products with similar product features and is calculated by Bloomberg Index Services Limited. It is added to 3-Month Compounded MYOR to account for the historical and structural differences between KLIBOR and MYOR.
The spread was fixed on 16 October 2025 and will not change thereafter.

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5. **Is the 3-Month Compounded MYOR the same as the 3-Month KLIBOR that my investment currently references?**

No. 3-Month Compounded MYOR is different from the 3-Month KLIBOR currently referenced by your investment. 3-Month KLIBOR is a forward-looking term rate that is known at the start of the three-month period and is based on panel banks' submission of daily rates. In comparison, 3-Month Compounded MYOR represents the compounded average of daily MYOR rates over the three-month profit period based on actual unsecured overnight MYR interbank transactions and is only known at the end of the three-month period.

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6. **Where can I find MYOR / MYOR-i fixings?**

   MYOR: *https://financialmarkets.bnm.gov.my/data-download-myor*

   MYOR-i : *https://financialmarkets.bnm.gov.my/data-download-myori*

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7. **How do I obtain the fixing rate for the replacement Reference Underlying of 3-Month Compounded MYOR and Fixed Spread Adjustment?**

   The Bank as the Calculation Agent will provide you.

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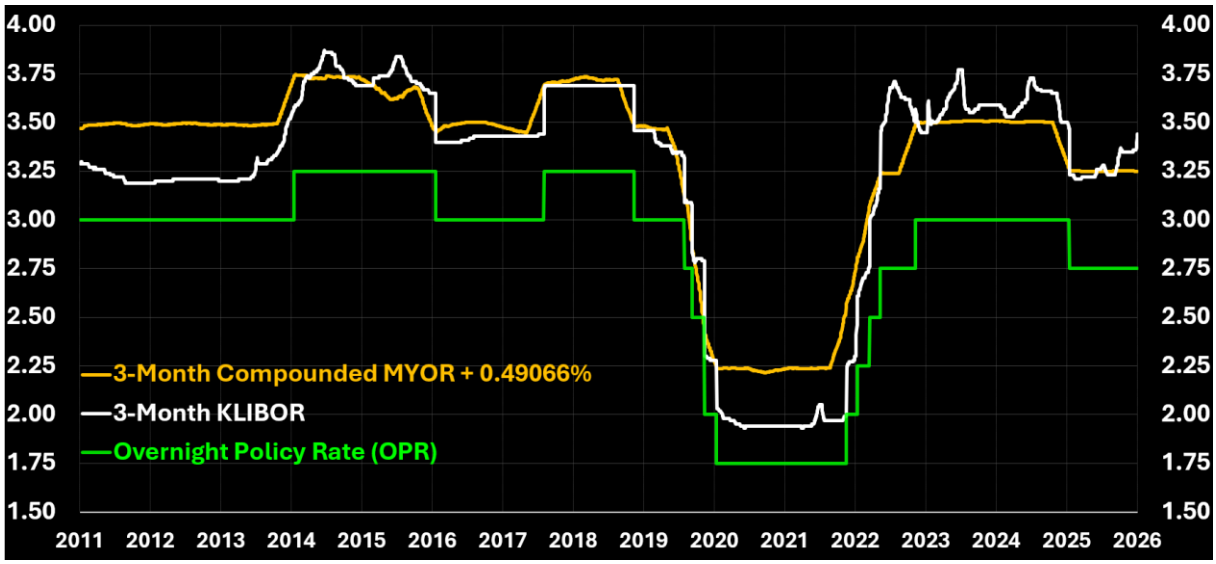
8. **How has 3-Month Compounded MYOR plus Fixed Spread Adjustment (0.49066%) performed compared with 3-Month KLIBOR over the past 10 years?**

   Please refer to the historical chart below.



Part 2: Impact on My Investment

9. Will the transition affect my principal investment amount? If my investment is principal-protected at maturity, will this protection remain unchanged?

The investment remains Principal Protected if held to maturity only.

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10. How will the transition affect the lower/upper limits, barrier or multiplier applicable to my CRAI, CIRA, CIF or CIF-i investment? Will the coupon or profit rate remain unchanged?

All economic parameters in terms of prescribed lower/upper limits, barriers, multipliers remain unchanged. Coupon or Profit Rate of your investment products continue to be unaffected by the benchmark reference change. However, as the Reference Underlying gets replaced from 1 January 2029 onwards, the performance of your investment will be reliant on the 3-Month Compounded MYOR movements going forward once the 3-Month KLIBOR ceases to exist.

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11. Can I still request to redeem my investment early before or after the KLIBOR transition?

Yes. There is no change to the product terms relating to investor's early redemption. You may still request for early redemption before your investment matures. With the Bank's consent to your request, the Bank will provide a buyback price based on its usual early redemption process and in accordance with the product terms. After KLIBOR stops on 1 January 2029, the early redemption value will be based on the replacement Reference Underlying, which is linked to MYOR markets.

Please note that if you redeem your investment before its maturity date, you may receive less than your original principal amount.

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12. How will the coupon/profit observation be determined under the 3-Month Compounded MYOR + Fixed Spread Adjustment methodology?

CRAI/CIRA: From 1 January 2029 onwards, the current 3-Month KLIBOR will be replaced by 3-Month Compounded MYOR PLUS the Fixed Spread Adjustment of +0.49066% as the Reference Underlying.

For each day in the coupon/profit period, the Bank will check whether this replacement Reference Underlying is within the applicable range. If the Reference Underlying stays within the range on a particular day, profit/coupon will be earned for that day. If the Reference Underlying is outside the range on a particular day, no profit/coupon will be earned for that day. The profit/coupon payment for the Profit/Coupon Period will therefore depend on the number of days the replacement Reference Underlying rate is within the range.

The 3-Month Compounded MYOR is calculated using daily MYOR rates compounded over a three-month period, the rate may only be calculated and available after three months. If the daily fixing calculation which will only be known 3 months later is not yet available, the Bank will use the latest available 3-Month Compounded MYOR fixing PLUS the Fixed Spread Adjustment of +0.49066% during the coupon/profit period for all the unavailable daily fixings, to determine the coupon/profit payment for the period.

CIF/CIF-i: From 1 January 2029 onwards, the adjusted 3-Month Compounded MYOR rate to be used for periodic fixing will be made known to the investors at the end of the Profit/Coupon Period and applied to the CIF/CIF-i coupon/profit formula. The coupon/profit rate will be based on the difference between the Barrier Rate and the sum of 3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%, multiplied by the applicable multiplier, and floored at 0.00%.

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13. How will the cessation of KLIBOR impact the likelihood of my investment being called back by the Bank?

The callability of the investment will continue to be governed by the product terms and conditions. The exercise of the call option by the Bank will generally be guided by prevailing market driven parameters. The product terms allow the Bank to retain the rights but not the obligation to exercise the callability of the investment at the relevant call dates.

In the event the Bank exercises the call option, the investor will receive the full principal amount (100% par value) together with any applicable coupon/profit for the coupon/profit period.

Part 3: Transition Process

14. Will I need to provide my consent or sign any documents before the Reference Underlying of my investment transitions to 3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%?

No. As this is an agreed Adjustment Event, no documents will need to be signed on the part of the Investor, with regards to the transition of the Reference Underlying being the current 3-Months KLIBOR be replaced by 3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%, post the cessation date.

On a separate note, as an investor, you are also at liberty to assess any viable alternative re-investment structures made available by the Bank. This will be entirely an optional choice for you.

15. Can I choose to remain on KLIBOR until my investment matures if its maturity date fall after 1 January 2029 instead of transitioning to 3-Month Compounded MYOR + Fixed Spread Adjustment?

No. Once KLIBOR ceases on 1 January 2029, it will no longer be available as a Reference Underlying. The applicable fallback provisions will automatically take effect, and the investment will transition to the replacement Reference Underlying in accordance with the relevant terms and conditions.

16. If I do not agree with the transition of my Reference Underlying to 3-Month Compounded MYOR + Fixed Spread Adjustment of 0.49066%, can I redeem my investment at its full principal amount (100% Par Value)?

No. The transition of KLIBOR to MYOR/MYOR-i is an industry-wide regulatory reform mandated by Bank Negara Malaysia (BNM), and the cessation of KLIBOR does not grant investors a contractual right to early redemption at par value (full principal amount).

With the Bank's consent, you are able to early redeem the Investment, early redemption will be carried out at the prevailing redemption price quoted by the Bank and will not necessarily be at the full principal amount.

17. Will I incur any fees or charges because of the transition?

No. Investors will not incur any fees or charges because of the transition.

18. Will the transition affect the maturity date, coupon or profit payment dates, observation/fixing dates, or call dates of my investment?

No. The transition will not affect the maturity date, coupon or profit payment dates, observation/fixing dates, or call dates of the investment.

19. Will the Bank offer alternative MYOR/MYOR-i-based investments with features similar to my existing CRAI, CIRA, CIF or CIF-i investment?

The Bank will continue to develop investment solutions for our valued clients. Investors may contact their Relationship Manager for information on the latest available MYOR/MYOR-i based products and investment offerings. The Bank is targeting to offer new similar investments tentatively no later than Q1 2027.

20. What happens if KLIBOR ceases to exist within a coupon/profit period?

CRAI/CIRA: The last available 3-Month KLIBOR fixing shall be applied for the remainder of the affected coupon/profit period for the purpose of determining coupon/profit amount for that affected period only.

Currently the scheduled last available 3-Month KLIBOR fixing prior to official cessation is expected to be on 29 December 2028.

CIF/CIF-i: no impact as the periodic KLIBOR fixing of CIF/CIF-i will be known at the beginning of the coupon/profit period before KLIBOR ceases on 1 January 2029.

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The determination of any adjustments events and the consequences thereof is set out in the product terms.

You must consult your own professional financial, legal, accounting, taxation and all other advisers and make your own independent assessment of the contents of this notice. Under no circumstances should you treat or rely on any of the contents of this document as advice in relation to what are your rights and the steps that you should or should not take nor the contents should be regarded as your financial, legal, accounting, taxation, technical, investment advice or any other areas of advice.

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END OF SECTION