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Report of Independent Accountants

To the Management of CIMB Bank Berhad,

We have examined management's assertion that CIMB Bank Berhad ("CIMB Bank"), during the period March 1, 2011 through November 30, 2011:

- Maintained effective controls to provide reasonable assurance that CIMB's systems for its websites for electronic banking (e-Banking), www.cimbclicks.com.my ("CIMB *Clicks*") and www.cimbbizchannel.com ("CIMB Biz-Channel") were protected against unauthorized access (both physical and logical) based on the AICPA/CICA Trust Services Security Criteria,

- Complied with its commitments regarding the security of its Systems in CIMB *Clicks'* security notice and CIMB Biz-Channel's security notice.

- Maintained effective controls over the privacy of personal information collected in CIMB *Clicks* and CIMB Biz-Channel to provide reasonable assurance that the personal information was collected, used, retained, disclosed and disposed in conformity with its commitments in the CIMB Bank's privacy notice related to CIMB *Clicks* and CIMB Biz-Channel and with criteria set forth in Generally Accepted Privacy Principles, issued by the American Institute of Certified Public Accountants (AICPA) and the Canadian Institute of Chartered Accountants (CICA), and

- Complied with its commitments in its privacy notice, which is dated 16 November 2011 and available at CIMB *Clicks* and CIMB BizChannel.

This assertion is the responsibility of CIMB Bank's management. Our responsibility is to express an opinion based on our examination.

Our examination was conducted in accordance with attestation standards established by the AICPA and, accordingly, included (1) obtaining an understanding of CIMB Bank's relevant controls over security and the privacy of personal information, (2) testing and evaluating the operating effectiveness of the controls, (3) testing compliance with its commitments regarding the security of its System and in the CIMB Bank's Privacy Policy and (4) performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion.

Because of inherent limitations in controls, error or fraud may occur and not be detected. Furthermore, the projection of any conclusions, based on our findings, to future periods is subject to the risk that the validity of such conclusions may be altered because of changes made to the system or controls, the failure to make needed changes to the system or controls or a deterioration in the degree of effectiveness of the controls.

In our opinion, CIMB Bank's management's assertion referred to above is fairly stated, in all material respects, based on the AICPA/CICA Trust Services Security Criteria and in conformity with CIMB's security and privacy notice and with criteria set forth in Generally Accepted Privacy Principles.

The WebTrust Seal on CIMB Bank's website constitutes a symbolic representation of the contents of this report and it is not intended, nor should it be construed, to update this report or provide any additional assurance.

Ernst & Young

28 February 2012

CIMB GROUP

Report by Management on the System and Controls over its banking websites of www.cimbclicks.com.my ("CIMB *Clicks")* and www.cimbbizchannel.com ("CIMB Biz-Channel") based on the AICPA/CICA Trust Services Principles and Criteria for Security and Generally Accepted Privacy Principles

Dear valued customers,

We understand your concern in regards to security issues and privacy while performing internet banking. CIMB Bank Berhad ("CIMB Bank") would therefore like to take this opportunity to assure all our customers that we are committed to protecting your personal and financial information and we have established the security, technology, and processes in place to protect your information while it is stored or processed inside our banking systems.

Our Assertion

The Management of CIMB Bank, asserts that during the March 1, 2011 through November 30, 2011, CIMB Bank:

- Maintained effective controls to provide reasonable assurance that CIMB's systems for its websites for electronic banking (e-Banking), namely, www.cimbclicks.com.my ("CIMB Clicks") and www.cimbbizchannel.com ("CIMB Biz-Channel") (collectively "its Systems") were protected against unauthorized access (both physical and logical) based on the AICPA/CICA Trust Services Security Criteria,

- Complied with its commitments regarding the security of its Systems in CIMB *Clicks'* security notice and CIMB Biz-Channel's security notice,

- Maintained effective controls over the privacy of personal information collected in CIMB *Clicks* and CIMB Biz-Channel to provide reasonable assurance that the personal information was collected, used, retained, disclosed and disposed in conformity with its commitments in the CIMB Bank's privacy notice related to CIMB *Clicks* and CIMB Biz-Channel and with criteria set forth in Generally Accepted Privacy Principles, issued by the AICPA and the CICA, and

- Complied with its commitments in its privacy notice, which is dated 16 November 2011 and available at CIMB *Clicks* and CIMB BizChannel.

Our commitment in protecting your information online is ongoing. An independent accountant periodically examines our information protection and security measures, and our privacy procedures to establish our continuing compliance.

Iswaraan Suppiah
Head, Group Information & Operations
CIMB Bank Berhad
28 February, 2012

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