

TERM SHEET



CIMB Bank Berhad (13491-P)

(Incorporated in Malaysia under the Companies Act, 1965)

Offering of up to 50,000,000 European style non-collateralised cash-settled put warrants over the Hang Seng Index with an exercise ratio of 3,000 put warrants : 1 Hang Seng Index unit ("Put Warrants") at an issue price of RM0.275 per Put Warrant

Issuer and Market Maker

CIMB Bank Berhad

This Term Sheet is published in connection with the offering of the Put Warrants to be issued by CIMB Bank Berhad ("**Issuer**"), for the purpose of providing information on the Put Warrants. This Term Sheet is supplemental to and should be read in conjunction with the Base Prospectus dated 7 May 2010 ("**Base Prospectus**"), the First Supplementary Base Prospectus dated 24 June 2010 and the Second Supplementary Base Prospectus dated 27 September 2010 ("**Supplementary Base Prospectuses**") which sets out the information on the Issuer and Structured Warrants (as defined herein).

We may update or amend the Base Prospectus from time to time by way of successor documents. You should ask us if any supplement to the Base Prospectus has been issued. Any supplement to the Base Prospectus will be available on Bursa Malaysia Securities Berhad's ("**Bursa Securities**") website, www.bursamalaysia.com. These documents will also be available for inspection at our registered office during office hours for a period of 12 months from the date of the Base Prospectus.

You are warned that the price of the underlying financial instruments and the Put Warrants may fall in value as rapidly as it may rise and you may sustain a total loss of your investment. **YOU ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE BASE PROSPECTUS, THE SUPPLEMENTARY BASE PROSPECTUSES AND THIS TERM SHEET. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER. THERE ARE CERTAIN RISK FACTORS WHICH PROSPECTIVE INVESTORS SHOULD CONSIDER. TURN TO PAGE 3 OF THIS TERM SHEET AND PAGE 54 OF THE BASE PROSPECTUS FOR "RISK FACTORS".**

The Put Warrants constitute general and unsecured contractual obligations of only the Issuer. If you purchase the Put Warrants, you are relying on the creditworthiness of the Issuer and have no recourse or rights against Hang Seng Indexes Company Limited, Hang Seng Data Services Limited or the companies constituting the Hang Seng Index.

The Put Warrants are to be listed and traded on the Structured Warrants Board of Bursa Securities.

We have received Bursa Securities' permission to list and quote the Put Warrants on the Official List of the Structured Warrants Board of Bursa Securities.

The date of this Term Sheet is 27 September 2010

You should consider the risk factors detailed in Section 6 of the Base Prospectus and Section 2 of this Term Sheet

OUR DIRECTORS HAVE SEEN AND APPROVED THIS TERM SHEET. OUR DIRECTORS COLLECTIVELY AND INDIVIDUALLY ACCEPT FULL RESPONSIBILITY FOR THE ACCURACY OF THE INFORMATION CONTAINED IN THIS TERM SHEET AND CONFIRM, AFTER MAKING ALL REASONABLE ENQUIRIES, THAT TO THE BEST OF THEIR KNOWLEDGE AND BELIEF, THERE ARE NO FALSE OR MISLEADING STATEMENTS OR OTHER FACTS THE OMISSION OF WHICH WOULD MAKE ANY STATEMENT IN THIS TERM SHEET FALSE OR MISLEADING.

WE ACKNOWLEDGE THAT, BASED ON ALL AVAILABLE INFORMATION, AND TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THE BASE PROSPECTUS DATED 7 MAY 2010, FIRST SUPPLEMENTARY BASE PROSPECTUS DATED 24 JUNE 2010, SECOND SUPPLEMENTARY BASE PROSPECTUS DATED 27 SEPTEMBER 2010 AND THIS TERM SHEET CONSTITUTES A FULL AND TRUE DISCLOSURE OF ALL MATERIAL FACTS CONCERNING THE OFFERING OF THE PUT WARRANTS (“OFFER”).

THE STRUCTURED WARRANTS CONSTITUTE GENERAL UNSECURED CONTRACTUAL OBLIGATIONS OF THE ISSUER AND OF NO OTHER PERSON. THEREFORE, IF YOU PURCHASE THE STRUCTURED WARRANTS, YOU ARE RELYING ON THE CREDITWORTHINESS OF THE ISSUER AND HAVE NO RECOURSE/RIGHTS AGAINST HANG SENG INDEXES COMPANY LIMITED, HANG SENG DATA SERVICES LIMITED OR THE COMPANIES CONSTITUTING THE HANG SENG INDEX.

IN ADDITION, OUR DIRECTORS DO NOT ACCEPT RESPONSIBILITY FOR THE INFORMATION ON HANG SENG INDEX CONTAINED IN THIS TERM SHEET SAVE FOR THE FACT THAT THE INFORMATION IS AN ACCURATE EXTRACT OR SUMMARY OF RELEVANT PUBLICLY RELEASED INFORMATION.

A COPY OF THIS TERM SHEET HAS BEEN REGISTERED WITH THE SECURITIES COMMISSION (“SC”). THE REGISTRATION OF THIS TERM SHEET SHOULD NOT BE TAKEN TO INDICATE THAT THE SC RECOMMENDS THE OFFER OR ASSUMES RESPONSIBILITY FOR THE CORRECTNESS OF ANY STATEMENT MADE OR OPINION OR REPORT EXPRESSED IN THIS TERM SHEET. THE SC IS NOT LIABLE FOR ANY NON-DISCLOSURE ON OUR PART AND TAKES NO RESPONSIBILITY FOR THE CONTENTS OF THIS TERM SHEET, MAKES NO REPRESENTATION AS TO ITS ACCURACY OR COMPLETENESS AND EXPRESSLY DISCLAIMS ANY LIABILITY WHATSOEVER FOR ANY LOSS HOWSOEVER ARISING FROM OR IN RELIANCE UPON THE WHOLE OR ANY PART OF THE CONTENTS OF THIS TERM SHEET. **YOU SHOULD RELY ON YOUR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE OFFER AND THE INVESTMENT IN THE STRUCTURED WARRANTS. IN CONSIDERING THE INVESTMENT, IF YOU ARE IN ANY DOUBT AS TO THE ACTION TO BE TAKEN, YOU SHOULD CONSULT YOUR STOCKBROKER, BANK MANAGER, SOLICITOR, ACCOUNTANT OR OTHER PROFESSIONAL ADVISER IMMEDIATELY.**

YOU ARE WARNED THAT THE PRICE OR LEVEL OF THE UNDERLYING FINANCIAL INSTRUMENTS AND STRUCTURED WARRANTS MAY FALL IN VALUE AS RAPIDLY AS IT MAY RISE AND YOU MAY SUSTAIN A TOTAL LOSS OF YOUR INVESTMENT. YOU SHOULD THEREFORE MAKE SURE YOU UNDERSTAND THE TERMS AND CONDITIONS OF THE STRUCTURED WARRANTS OFFERED, THE RISK FACTORS INVOLVED AND WHERE NECESSARY, SEEK PROFESSIONAL ADVICE BEFORE INVESTING IN THE STRUCTURED WARRANTS.

APPROVAL HAS BEEN OBTAINED FROM BURSA MALAYSIA SECURITIES BERHAD (“BURSA SECURITIES”) FOR THE LISTING OF AND QUOTATION FOR THE PUT WARRANTS BEING OFFERED. ADMISSION OF THE PUT WARRANTS TO THE OFFICIAL LIST OF BURSA SECURITIES IS NOT TO BE TAKEN AS AN INDICATION OF OUR MERITS, THE MERITS OF THE OFFER OR THE PUT WARRANTS.

THIS TERM SHEET HAS ALSO BEEN LODGED WITH THE REGISTRAR OF COMPANIES. THE REGISTRAR OF COMPANIES DOES NOT TAKE ANY RESPONSIBILITY FOR THE CONTENTS OF THIS TERM SHEET.

YOU ARE ADVISED TO NOTE THAT RECOURSE FOR FALSE OR MISLEADING STATEMENTS OR ACTS MADE IN CONNECTION WITH THIS TERM SHEET IS DIRECTLY AVAILABLE THROUGH SECTIONS 248, 249 AND 357 OF THE CAPITAL MARKETS AND SERVICES ACT 2007.

SECURITIES LISTED ON BURSA SECURITIES ARE OFFERED TO THE PUBLIC PREMISED ON FULL AND ACCURATE DISCLOSURE OF ALL MATERIAL INFORMATION CONCERNING THE ISSUE FOR WHICH ANY OF THE PERSONS SET OUT IN SECTION 236 OF THE CAPITAL MARKETS AND SERVICES ACT 2007, E.G. DIRECTORS AND ADVISERS, ARE RESPONSIBLE.

DISCLAIMER

The Hang Seng Index (the "Index(es)") is/are published and compiled by Hang Seng Indexes Company Limited pursuant to a licence from Hang Seng Data Services Limited. The mark(s) and name(s) Hang Seng Index are proprietary to Hang Seng Data Services Limited. Hang Seng Indexes Company Limited and Hang Seng Data Services Limited have agreed to the use of, and reference to, the Index(es) by CIMB Bank in connection with Hang Seng Index Put Warrants (the "Product"), **BUT NEITHER HANG SENG INDEXES COMPANY LIMITED NOR HANG SENG DATA SERVICES LIMITED WARRANTS OR REPRESENTS OR GUARANTEES TO ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON (i) THE ACCURACY OR COMPLETENESS OF ANY OF THE INDEX(ES) AND ITS COMPUTATION OR ANY INFORMATION RELATED THERETO; OR (ii) THE FITNESS OR SUITABILITY FOR ANY PURPOSE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT; OR (iii) THE RESULTS WHICH MAY BE OBTAINED BY ANY PERSON FROM THE USE OF ANY OF THE INDEX(ES) OR ANY COMPONENT OR DATA COMPRISED IN IT FOR ANY PURPOSE, AND NO WARRANTY OR REPRESENTATION OR GUARANTEE OF ANY KIND WHATSOEVER RELATING TO ANY OF THE INDEX(ES) IS GIVEN OR MAY BE IMPLIED.** The process and basis of computation and compilation of any of the Index(es) and any of the related formula or formulae, constituent stocks and factors may at any time be changed or altered by Hang Seng Indexes Company Limited without notice. **TO THE EXTENT PERMITTED BY APPLICABLE LAW, NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY HANG SENG INDEXES COMPANY LIMITED OR HANG SENG DATA SERVICES LIMITED (i) IN RESPECT OF THE USE OF AND/OR REFERENCE TO ANY OF THE INDEX(ES) BY CIMB BANK IN CONNECTION WITH THE PRODUCT; OR (ii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES OR ERRORS OF HANG SENG INDEXES COMPANY LIMITED IN THE COMPUTATION OF ANY OF THE INDEX(ES); OR (iii) FOR ANY INACCURACIES, OMISSIONS, MISTAKES, ERRORS OR INCOMPLETENESS OF ANY INFORMATION USED IN CONNECTION WITH THE COMPUTATION OF ANY OF THE INDEX(ES) WHICH IS SUPPLIED BY ANY OTHER PERSON; OR (iv) FOR ANY ECONOMIC OR OTHER LOSS WHICH MAY BE DIRECTLY OR INDIRECTLY SUSTAINED BY ANY BROKER OR HOLDER OF THE PRODUCT OR ANY OTHER PERSON DEALING WITH THE PRODUCT AS A RESULT OF ANY OF THE AFORESAID, AND NO CLAIMS, ACTIONS OR LEGAL PROCEEDINGS MAY BE BROUGHT AGAINST HANG SENG INDEXES COMPANY LIMITED AND/OR HANG SENG DATA SERVICES LIMITED** in connection with the Product in any manner whatsoever by any broker, holder or other person dealing with the Product. Any broker, holder or other person dealing with the Product does so therefore in full knowledge of this disclaimer and can place no reliance whatsoever on Hang Seng Indexes Company Limited and Hang Seng Data Services Limited. For the avoidance of doubt, this disclaimer does not create any contractual or quasi-contractual relationship between any broker, holder or other person and Hang Seng Indexes Company Limited and/or Hang Seng Data Services Limited and must not be construed to have created such relationship.

INDICATIVE TIMETABLE

The indicative timing of events leading up to the listing of and quotation for the Put Warrants on the Structured Warrants Board of Bursa Securities are as follows:

	Tentative dates
Launch of the Put Warrants	27 September 2010
Allotment of the Put Warrants	27 September 2010
Listing of the Put Warrants on the Structured Warrants Board of Bursa Securities	28 September 2010

This timetable is tentative and is subject to changes.

Note:

The Price Fixing Date for the Put Warrants is 12.30 pm on 9 September 2010

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DEFINITIONS

All references to “our Company” or “the Issuer” or “the Market Maker” in this Term Sheet are to CIMB Bank Berhad (13491-P), references to “our Group” are to our Company and our subsidiaries and references to “we”, “us”, “our” and “ourselves” are to our Company and, except where the context otherwise requires, our subsidiaries.

References to “Ringgit”, “Malaysian Ringgit”, “RM” or “sen” are to the lawful currency of Malaysia and references to a time of day are to Malaysian time, unless otherwise stated. Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include companies and corporations. Any reference in this Term Sheet to any enactment is a reference to that enactment as for the time being amended or re-enacted.

The following terms in this Term Sheet bear the same meanings as set out below, unless the term is defined otherwise or the context otherwise requires:

Act.....	Companies Act, 1965
Base Prospectus.....	Base Prospectus dated 7 May 2010 relating to the offering of Structured Warrants to be issued by us, as supplemented from time to time
Bursa Securities.....	Bursa Malaysia Securities Berhad (635998-W)
CBBC	Callable bull / callable bear certificates
CIMB Group	CIMB Group Holdings Berhad (50841-W) (<i>formerly known as Bumiputra-Commerce Holdings Berhad</i>), our ultimate holding company and its subsidiaries
Deed Poll	Deed Poll dated 6 April 2010 executed by us for the Structured Warrants, as supplemented from time to time. The term sheet to be issued for each series of the Structured Warrants will form a new schedule in, and supplement the Deed Poll
First Supplemental Deed Poll	First Supplemental Deed Poll dated 22 June 2009 executed by us for the Structured Warrants
HKD	Hong Kong Dollar
HSI Company	Hang Seng Indexes Company Limited, the publisher and compiler of the Hang Seng Index pursuant to a license from Hang Seng Data Services Limited
Listing.....	The listing of and quotation for the Put Warrants on the Structured Warrants Board of Bursa Securities
LPD	12.30 pm, 9 September 2010, being the latest practicable date prior to the registration of this Term Sheet with the SC
Market Day.....	A day (other than Saturday, Sunday or public holiday) on which Bursa Securities and the SEHK are open for trading in securities during their normal trading hours
Offer	Our offering of the Put Warrants
Put Warrants	Up to 50,000,000 European style non-collateralised cash-settled put warrants over Hang Seng Index, with an exercise ratio of 3,000 put warrants : 1 Hang Seng Index unit
Price Fixing Date	Date on which the exercise level and issue price for the Put Warrants is determined. The Price Fixing Date is 12.30pm, 9 September 2010
Reference Price	The Hang Seng Index level on Price Fixing Date of 21,204.84 (8,490.4179 converted into Ringgit Malaysia equivalent)

DEFINITIONS *(cont'd)*

Registrar	Symphony Share Registrars Sdn Bhd (378993-D), being the Registrar for the Structured Warrants
SC	Securities Commission
SEHK	The Stock Exchange of Hong Kong Limited
Structured Warrants.....	The following non-collateralised structured warrants which we propose to issue as set out in the Base Prospectus: <ul style="list-style-type: none"> (i) cash-settled call warrants over single equities (American and/or European styles); (ii) cash-settled call warrants over basket of equities (American and/or European styles); (iii) physical-settled call warrants over single equities (American and/or European styles); (iv) cash-settled call warrants over single index (American and/or European styles); (v) cash-settled call warrants over a single exchange-traded fund (American and/or European styles); (vi) cash-settled put warrants over single equities (American and/or European styles); (vii) cash-settled put warrants over basket of equities (American and/or European styles); (viii) cash-settled put warrants over single index (American and/or European styles); (ix) cash-settled put warrants over a single exchange-traded fund (American and/or European styles); (xi) CBBC over single equities (European styles); (xii) CBBC over single index (European styles); (xiii) CBBC over single exchange-traded fund (European styles); and/or (x) bull equity-linked structures <p>where the equities/exchange-traded fund are listed on, and indices are based on Bursa Securities and/or securities exchanges outside Malaysia which are members of the World Federation of Exchanges and are approved by Bursa Securities and/or such other types of structured warrants as permitted and approved by Bursa Securities</p>
Terms.....	Terms and conditions of the Put Warrants
Warrantholder	Holder of the Put Warrants

1. TERMS AND CONDITIONS OF THE PUT WARRANTS

The following is only part of the terms and conditions of the Put Warrants and should be read together with the terms and conditions of the Structured Warrants set out in the Base Prospectus, other information set out in the Base Prospectus, the First Supplementary Base Prospectus and the supplemental provisions contained in this Term Sheet, and other term sheets and successor documents issued. Copies of the Deed Poll and the First Supplemental Deed Poll are available for inspection at our registered office. Warrantheolders are bound by and are deemed to have notice of all provisions contained in the Deed Poll and the First Supplemental Deed Poll.

Issuer	: CIMB Bank
Market Maker	: CIMB Bank
Underlying Index	: Hang Seng Index
Instrument	: Non-collateralised cash-settled put warrants over Hang Seng Index
Type	: Put warrants
Issue Size	: Up to 50,000,000 Put Warrants
Board Lot	: 100 Put Warrants
Exercise Ratio	: 3,000 Put Warrants : 1 Hang Seng Index unit
Exercise Level	: 20,000.00 , being 94.32% of the Reference Price
Exercise Style	: European style i.e. may only be exercised on the Expiry Date
Settlement Currency	: Ringgit Malaysia
Relevant Currency	: HKD
Settlement	: Cash settlement only

The Put Warrants give the Warrantheolder the right to receive from us within 7 Market Days from the Expiry Date, the Cash Settlement Amount which shall be calculated as set out below, less all exercise expenses.

$$\text{Cash Settlement Amount} = \text{Number of Put Warrants} \times \left(\text{Exercise Level} - \text{Closing Level} \right) \times \frac{1}{\text{Exercise Ratio}} \times \text{Multiplier} \times \text{Settlement Exchange Rate}$$

If the Cash Settlement Amount after deducting all exercise expenses is equal to or less than zero, we shall not be obliged to make any payment to the relevant Warrantheolder, and the Put Warrants exercised shall thereafter become void and cease to have any exercise rights.

Closing Level	: The Closing Level calculated by reference to the final settlement price for settling the corresponding spot-month index future contracts immediately before the Expiry Date.
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If on the relevant date the HSI Company has not published the Hang Seng Index for the purpose of calculating the Closing Level, the Closing Level will be the Closing Level of the Hang Seng Index on the Market Day immediately before the relevant date.

Issue Price	: RM0.275, being an amount equal to (i) 9.72% of the Ringgit Malaysia equivalent to the Reference Price, (ii) divided by 3,000 (being the Exercise Ratio).
Implied Volatility	: 28.83%
Delta	: -39.81%
Gearing	: 10.29 times
Effective Gearing	: (4.10 times)

1. TERMS AND CONDITIONS OF THE PUT WARRANTS *(cont'd)*

Premium	:	15.40%
Expiry Date	:	29 September 2011
Multiplier	:	HKD1.00
Settlement Exchange Rate	:	The prevailing rate of exchange between the Relevant Currency and the Settlement Currency (expressed as the number of units of the Settlement Currency per unit of the Relevant Currency) on a day which is within 8 Market Days prior to the settlement date, based on the rates prescribed by such relevant financial institution or body as determined by us.
Automatic Exercise	:	The Put Warrants will be automatically exercised at 5.00 p.m. on the Expiry Date if the Cash Settlement Amount after deducting all exercise expenses is greater than zero.
Listing	:	We have received Bursa Securities' permission to list and quote the Put Warrants on the Official List of the Structured Warrants Board of Bursa Securities.

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2. RISK FACTORS

BEFORE INVESTING IN THE PUT WARRANTS, YOU SHOULD CAREFULLY CONSIDER THE FOLLOWING RISK FACTORS (WHICH MAY NOT BE EXHAUSTIVE) IN ADDITION TO THE OTHER INFORMATION CONTAINED ELSEWHERE IN THIS TERM SHEET AND RISK FACTORS AND OTHER INFORMATION CONTAINED IN THE BASE PROSPECTUS.

Your investment decision should be based solely upon your own independent assessment of our financial condition and affairs, and your own appraisal of our prospects, our and CIMB Bank's creditworthiness, the Terms, the Hang Seng Index and any other factors relevant to your decision, including the merits and risks involved.

2.1 We have not performed any investigation and review of HSI Company and the Hang Seng Index

We have not performed any investigation or review of the Hang Seng Index or HSI Company, including but not limited to, any public filings by HSI Company. Consequently, you should not conclude that the issue of the Put Warrants over Hang Seng Index is any form of investment recommendation by us on the constituents of the Hang Seng Index.

In addition, HSI Company has not participated in the preparation of the Base Prospectus and this Term Sheet, or in establishing the Terms. As a consequence, there can be no assurance that all events occurring before the date of this Term Sheet that would affect the level of Hang Seng Index (and therefore the price of the Put Warrants) have been publicly disclosed. Subsequent disclosure of any such events or the disclosure of or failure to disclose material future events concerning the Hang Seng Index could affect the trading level of the Hang Seng Index and therefore the trading price of the Put Warrants. Further, HSI Company has no obligation with respect to the settlement amount to be paid to you (if any) upon exercise of the Put Warrants, including any obligation to take into account, for any reason, our needs, or your needs.

2.2 Brief description of the Hang Seng Index

Hang Seng Index was launched on 24 November 1969 and is one of the earliest stock market indexes in Hong Kong. Also known as the Hong Kong Blue Chip Index, the Hang Seng Index measures the performance of largest and most liquid companies listed in Hong Kong.

The Hang Seng Index is compiled, published and managed by HSI Company, pursuant to license from Hang Seng Data Services Limited. The Hang Seng Index comprises 43 constituent stocks which are listed on the Main Board of the SEHK. To better reflect the price movements of the major sectors of the market, four indices were introduced in 1985. The constituent stocks are grouped under Finance, Utilities, Properties and Commerce and Industry.

2.3 Inherent risks relating to Hang Seng Index

The Hang Seng Index is the barometer of the Hong Kong stock market. You should therefore note that certain events relating to the stocks constituting the Hang Seng Index may cause adverse movements in the price of the stocks comprising the Hang Seng Index and consequently, the performance of the Hang Seng Index. You should refer to Annexure I, Part 4, Section 6 of the Base Prospectus dated 7 May 2010 for more information in an event of a change in the underlying index sponsor.

2. RISK FACTORS *(cont'd)*

2.4 Adjustment related risks

The occurrence of certain events (including modification and cessation of calculation of the Hang Seng Index and changing of successor of the Hang Seng Index sponsor) may entitle us to adjust the terms and conditions of the Put Warrants. However, we are not obliged to adjust the terms and conditions of the Put Warrants for every event that affects the Hang Seng Index. Any adjustment or decision not to make any adjustment may adversely affect the value of the Put Warrants.

2.5 Calculation methodology

The HSI Company adopts freefloat-adjusted market capitalisation weighted methodology with 15% cap on each constituent weighting.

2.6 The Base Prospectus and Term Sheet are not the sole basis for making an investment decision

The Base Prospectus and this Term Sheet do not take into account your investment objectives, financial situation or particular needs. Nothing in the Base Prospectus or this Term Sheet should be construed as a recommendation by us or our affiliates to invest in the Put Warrants or the companies constituting the Hang Seng Index.

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3. SUPPLEMENTAL GENERAL INFORMATION

3.1 Information on Hang Seng Index

Information on Hang Seng Index may be obtained from the following:

- (i) Hang Seng Index's website, www.hsi.com.hk; and
- (ii) Hong Kong Exchanges and Clearing Limited's website, www.hkex.com.hk

Hang Seng Index's quarterly high and low share prices for the past three (3) years, closing level and five-day VWAMP on the LPD, market capitalisation on the LPD, price-earnings multiple on LPD and the dividend yield are as follow:

	High	Low		High	Low		High	Low
2010			2009			2008		
August	21,805.94	20,372.29	August	21,196.75	19,592.07	August	22,881.27	20,350.48
July	21,199.55	19,777.83	July	20,712.66	17,185.96	July	23,369.05	20,988.74
June	20,957.09	19,211.67	June	19,161.97	17,375.96	June	24,923.28	21,773.67
May	21,011.95	18,971.52	May	18,227.79	15,855.24	May	26,387.37	24,100.31
April	22,388.77	20,763.34	April	15,977.13	13,411.79	April	26,066.50	22,700.50
March	21,450.98	20,575.78	March	14,257.56	11,344.58	March	23,923.20	20,572.92
February	20,780.50	19,423.05	February	13,976.31	12,634.84	February	25,101.41	22,569.53
January	22,671.92	19,916.34	January	15,763.55	12,439.13	January	27,853.60	21,709.63
2009			2008			2007		
December	22,593.72	20,932.77	December	15,781.05	13,344.60	December	29,962.93	26,093.96
November	23,099.57	21,002.49	November	15,317.83	11,814.81	November	31,897.49	25,861.73
October	22,620.01	20,305.06	October	18,285.68	10,676.29	October	31,958.41	26,746.63
September	21,929.79	19,425.86	September	21,066.58	16,283.72	September	27,254.97	23,578.11

Closing level on LPD	:	21,204.84
Five-day VWAMP on LPD	:	21,168.26
Market capitalisation on LPD	:	HKD5.44 trillion
Price-earnings multiple	:	Not applicable
12 months dividend yield	:	Not applicable

3.2 Basis of arriving at the issue price

The issue price of the Put Warrants of RM0.275 was based on an option pricing model which takes into account the Exercise Level of the Put Warrants, volatility of the Hang Seng Index, tenure of the Put Warrants and interest rates.

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3. SUPPLEMENTAL GENERAL INFORMATION *(cont'd)*

3.3 Details on use of gross proceeds

We will use the indicative total gross proceeds arising from the Offer of up to RM13.750 million, based on the issue price of RM0.275, in the following manner:

	Note	RM 000
Working capital	(i)	13,550
Estimated expenses	(ii)	200
Total		13,750

Notes:

- (i) *This amount will be used in the ordinary course of business as and when required.*
- (ii) *The estimated expenses which include professional fees, fees to authorities, selling fee and printing cost will be used as and when the expenses are incurred. Professional fees, fees to authorities, printing cost and miscellaneous are estimated to be RM50,000, RM50,000 and RM100,000 respectively.*
- (iii) *The effect of the Offer on our earnings depends on the level of the Hang Seng Index and our hedging strategies which in turn is dependent on, among others, the general market conditions. The Offer is not expected to have any material effect on our net tangible assets and gearing.*

3.4 Market making

The Main Market Listing Requirements of Bursa Securities provide that upon initial listing, there must be at least 100 warrant holders holding not less than 1 board lot of warrants each, or at least 50 warrant holders subscribing for a minimum of RM100,000 of warrants each ("**Minimum Warrant holders Requirement**"), unless the issuer provides liquidity for the structured warrants issue via market making.

In respect of the Put Warrants, CIMB Bank is the registered Market Maker pursuant to the Rules of Bursa Securities and therefore, is not required to fulfil the Minimum Warrant holders Requirement mentioned above. As a Market Maker, CIMB Bank will be providing competitive 2-way quotes (bid and ask) for the Put Warrants on the following basis:

- (a) The minimum presence on each day that Bursa Securities is open for trading in the Put Warrants : 70% of trading hours
- (b) The maximum spread of two-sided market making quotes : 25 bids
- (c) The minimum quantity on each of the two-sided market making quotes : 10 board lots (1,000 units of put warrants)

The circumstances where the Market Maker will not be able to and should not be obliged to provide liquidity for the Put Warrants are set out in Section 5.2 of the Base Prospectus.

As a Market Maker, we would need to hold a sufficient number of the Put Warrants as inventory for the purposes of market making during the tenure of the Put Warrants.

3. SUPPLEMENTAL GENERAL INFORMATION *(cont'd)*

3.5 Further Issue

The Deed Poll allow the Issuer to create and issue further put warrants in respect of the same series of put warrants ("**Further Issue**") without the consent or sanction of the existing holders of the put warrants. The Further Issue will form part of the existing put warrants in issue ("**Existing Issue**").

For the purpose of facilitating market making, we may apply for Further Issue in respect of the Put Warrants subject to the following conditions:

- (a) the Further Issue is for the purpose of facilitating market making;
- (b) the terms and conditions of the Existing Issue either permit the Further Issue or have been properly amended to give the issuer the right to issue and list one or more Further Issues;
- (c) the terms and conditions of the Further Issue and the Existing Issue must be identical except for the size and tenure of the issue; and
- (d) the issuer holds no more than 50% of the Existing Issue at the time of application for the Further Issue.

3.6 Agreement, arrangement or understanding

As at the LPD, there are no agreements, arrangements or understanding that are in place between us and/or CIMB Group and/or our subsidiaries and associated companies, and any substantial shareholders of HSI Company or the companies constituting the Hang Seng Index in relation to the issuance of the Put Warrants or have a bearing on the issuance of the Put Warrants.

3.7 Consent

The Registrar has given and has not subsequently withdrawn its written consent to the inclusion in this Term Sheet of its name in the form and context in which it appears.

3.8 Documents for inspection

Copies of the following documents may be inspected at our registered office during office hours for a period of 12 months from the date of the Base Prospectus:

- (i) Deed Poll;
- (ii) First Supplemental Deed Poll;
- (iii) Warrant Agency Agreement dated 6 April 2010 for the Structured Warrants;
- (iv) Our audited consolidated financial statements for the last 3 financial years ended 31 December 2007 to 2009 and the unaudited consolidated financial statements for the financial period ended 30 June 2010; and
- (v) Letter of consent referred to in Section 3.7 of this Term Sheet.

3. SUPPLEMENTAL GENERAL INFORMATION *(cont'd)*

3.9 Responsibility statements

- (i) We acknowledge that, based on all available information, and to the best of our knowledge and belief, the Base Prospectus and this Term Sheet constitute a full and true disclosure of all material facts concerning the Offer.
- (ii) Our Directors have seen and approved this Term Sheet. Our Directors collectively and individually accept full responsibility for the accuracy of the information contained in this Term Sheet and confirm, after making all reasonable enquiries, that to the best of their knowledge and belief, there are no false or misleading statements or other facts the omission of which would make any statement in this Term Sheet false or misleading.

In addition, our Directors do not accept responsibility for the information on HSI Company or Hang Seng Index contained in this Term Sheet save for the fact that the information is an accurate extract or summary of relevant publicly released information.

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4. CORPORATE DIRECTORY

Issuer and Market Maker : CIMB Bank Berhad (13491-P)
5th Floor, Bangunan CIMB
Jalan Semantan
Damansara Heights
50490 Kuala Lumpur

Telephone no.: 603-2084 9942
Website : www.cimb.com
Email : edu@cimb.com

Structured Warrants Registrar : Symphony Share Registrars Sdn Bhd (378993-D)
Level 6, Symphony House
Block D13, Pusat Dagangan Dana 1
Jalan PJU 1A/46
47301 Petaling Jaya

Telephone no. : 03-7841 8000

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