

**CIMB PETRONAS DEBIT MASTERCARD & PETRONAS SAVERS ACCOUNT**
**Frequently Asked Questions (FAQ)**
**1. What is a CIMB PETRONAS Debit MasterCard?**

CIMB PETRONAS Debit MasterCard is a co-brand debit card that rewards you with up to 2% cash rebate for all PETRONAS spend using your CIMB PETRONAS Debit Card which is linked to your CIMB PETRONAS Savers Account.

**2. What do I get from this product?**

If you spend with your CIMB PETRONAS Debit MasterCard, you will enjoy the following reward.

Maintain monthly average balance of RM3, 000 and above, you will enjoy...	Maintain monthly average balance of RM3,000 and below, you will enjoy...
2% cash rebate* on all PETRONAS spend in Malaysia	1% cash rebate* on all PETRONAS spend in Malaysia
<i>*Note: Cash rebate is capped at RM20 per month</i>	

**3. What does monthly average balance mean?**

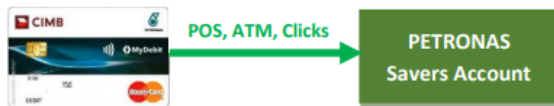
<b>Monthly Average Balance (MAB)</b>	$\frac{\text{Sum of total daily balances for the month}}{\text{Number of days for the month}}$ <p>For e.g., for the month of January, the MAB shall be calculated as follows: -</p> $\frac{\text{Sum of total daily balances for the month of January}}{31 \text{ days}}$
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**4. How do you define a PETRONAS spend?**

PETRONAS spend is defined as transactions spend via CIMB PETRONAS Debit MasterCard at any of the PETRONAS service stations and Mesra stores operated and managed by PETRONAS in Malaysia.

**5. When I swipe my CIMB PETRONAS Debit MasterCard at retailer’s terminals to make a payment (POS or Point-of-Sale transaction) for my petrol or other purchases, which one of my savings account is deducted? Is this how I get my cash rebate?**

The CIMB PETRONAS Debit MasterCard can only be tied to the PETRONAS Savers Account for POS transactions. Only transactions spent at PETRONAS or Mesra stores using the CIMB PETRONAS Debit MasterCard will be eligible for cash rebate.



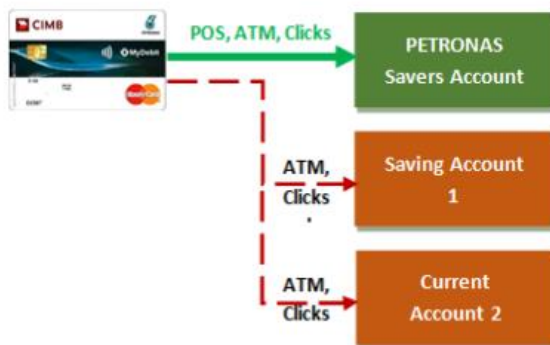
**Key Indicator:**

**POS**

- Point-of-Sales for purchase of goods & services

**6. What if I am an existing CIMB customer, will I be able to link my existing current or savings accounts to my CIMB PETRONAS Debit MasterCard?**

Yes, account linkage for all other accounts to the CIMB PETRONAS Debit MasterCard for ATM and Clicks usage can be made available via CIMB Clicks, CIMB branches and CIMB contact centre. For POS transactions using the CIMB PETRONAS Debit MasterCard, linkage to the CIMB PETRONAS Savers Account is mandatory.



**Key Indicator:**

**POS**

- Point-of-Sales for purchase of goods & services

**ATM**

- Automatic Teller Machine for cash withdrawals and cash transactions

**Clicks**

- CIMB Bank Online banking platform

**7. Would I get cash rebates for other spend?**

Only transactions spend at PETRONAS or Mesra stores in Malaysia will be eligible for cash rebate. Other petrol spends (non-PETRONAS outlets), driver merchant offers and retail transactions are excluded from cash rebates.

**8. How will I receive my cash rebates?**

Eligible cash rebates on all PETRONAS spend via PETRONAS Debit MasterCard will be credited to the PETRONAS Savers Account on a monthly basis with the description "CA/SA Incentive/Bonus" reflected on the statement, subject to a maximum cap of RM20 each month.

**9. When will I be able to see the cash rebate on the statement?**

Statements will be made available each month from your respective account via e-statement through CIMB Clicks/your email maintained in CIMB's record or alternatively you can opt for the delivery of physical statement. All entitled cash rebates on statement will be reflected on the 1st of every month respectively.

**10. How do I view my e-statement via CIMB Clicks and email?**

Access via CIMB Clicks	Access via Emails
✓ Login to CIMB Clicks	✓ Login to your registered email address
✓ Select My Accounts > eStatement > View eStatement	✓ An email will be sent from CIMB on your eStatement delivery
✓ Select the month	✓ Provide PDF password to retrieve your eStatement
✓ Download your statement	

**11. Am I still entitled for the CIMB bonus points with CIMB PETRONAS Debit MasterCard similar to the normal debit card?**

No. CIMB PETRONAS Debit MasterCard members will only enjoy cash rebate and not CIMB bonus points.

**12. How do I sign up for a CIMB PETRONAS Debit MasterCard and apply for a PETRONAS Savers Account?**

Applications can be made via any of our 270 CIMB Bank branches nearest to you. With every application of the CIMB PETRONAS Savers Account, a CIMB PETRONAS Debit MasterCard will be issued respectively to the accountholder.

**13. What is the eligibility and requirement for this product?**

Eligibility	Account opening requirements
<ul style="list-style-type: none"> <li>✓ Individuals aged 18 years old and above who are either residents or non-residents.</li> <li>✓ Joint account is allowed.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Minimum initial deposit of RM250.</li> <li>✓ A valid NRIC or passport.</li> </ul>

**14. Is the CIMB PETRONAS Debit MasterCard PIN & PAY enabled with added security and an additional contactless feature?**

Yes, for the ease and convenience of payment, just wave or tap your CIMB PETRONAS Debit MasterCard at any contactless enabled POS terminals for transactions of up to RM250 without PIN. Each shopping transaction is protected by multi-level-security systems, secure chip technology and 3D Secure for online purchases and SMS alerts for all your authorised transactions.

**15. What more will I enjoy when I sign up for the new CIMB PETRONAS Debit MasterCard?**

When you apply for the CIMB PETRONAS Debit MasterCard and PETRONAS Savers Account and sign up for online banking via CIMB Clicks, you will enjoy unlimited fee rebate on Funds Transfer initiated via CIMB Clicks for a year from the date of the opening of your new CIMB PETRONAS Savers Account. Funds Transfer would mean InterBank GIRO (IBG) and Instant Transfer originated from your CIMB PETRONAS Savers Account via CIMB Clicks.

**16. Is the RM200 pre-authorisation hold applicable when I purchase petrol at the outdoor pump at PETRONAS or other stations?**

The pre-authorisation hold of RM200 is still applicable when purchasing petrol at the outdoor pump at petrol stations except for petrol purchase at the outdoor pump in all local PETRONAS

petrol stations. Alternatively, customers can opt to pay at the cashier to avoid the pre-authorisation amount holding.

For more information on the CIMB PETRONAS Debit MasterCard and the PETRONAS Savers Account, kindly refer to the full terms & conditions on [www.cimbbank.com.my](http://www.cimbbank.com.my)

## Transaction Alert Notification

### 17. How do I receive the transaction alerts?

For CIMB Clicks App / CIMB OCTO App user, you will receive Post Transaction Alert (“PTA”) via push notification for transaction performed on your CIMB PETRONAS Debit MasterCard. For non CIMB Clicks App / CIMB OCTO App user, you will receive the PTA via Short Message Service (“SMS”).

### 18. Can I request to receive PTA via SMS instead of push notification in CIMB Clicks App / CIMB OCTO App?

We are progressively moving out mode of communications to push notification in CIMB Clicks App / CIMB OCTO MY App. PTA will only be sent push notification to CIMB Clicks App / CIMB OCTO App user. As such, SMS option will not be available for PTA.

### 19. What should I do if I receive PTA for a transaction that I do not recognize or have not performed?

Please contact us immediately:

- Customer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

### 20. Why did I not receive an alert for my transaction?

Please contact us and clarify:

- Customer Contact Centre at +603 6204 7788 (Local & Overseas)
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

Some of the reasons for this could be:

- (i) Card Present – PIN based Transaction
- (ii) 3Ds Online Transaction

### 21. Can I receive the transaction alerts via my CIMB Clicks App / CIMB OCTO App when I am overseas?

Yes. You can receive the PTA via push notification while you are abroad as long as your phone is connected to the internet.

### 22. What if I have changed my mobile number?

You will still receive the push notification if you have push notification enabled on CIMB Clicks App / CIMB OCTO App.

**23. What should I do if I am not receiving the push notifications?**

**For CIMB Clicks App user:** Please ensure Messenger in CIMB Clicks Mobile App is activated. Upon Clicks Mobile App first-time-Setup, you will be prompt to activate Messenger. For iOS user, if you disable push notification prompt during First-time-setup, you will have the option to enable Messenger in Settings > Messenger.

**For CIMB OCTO App:** Please ensure push notifications is enable during CIMB OCTO App first-time-Setup. If you disabled during first-time-setup, you can enable it again at More > Settings > Manage push notification. Please ensure permission for Notification is given to CIMB OCTO App in the phone setting as well.

**24. What if I installed CIMB Clicks App and CIMB OCTO App in the same mobile, do I receive the PTA from both App?**

Yes, you will receive the push notification from CIMB Clicks App and CIMB OCTO App.