

Frequently Asked Questions

CIMB Debit Card

1. How can I apply for CIMB Debit Card?

Simply visit any CIMB Bank branch near to you to open a CIMB Current/-i or /Savings Account/-i or Investment Account/-i (“Akaun”) with us, and a CIMB Debit Card will be issued to you at the same time.

If you are an existing CIMB Current/-i or /Savings Account/-i or Investment Account/-i accountholder holding a CIMB Bank ATM / Bankcard, you are required to upgrade to the CIMB Debit Card at no charge. You will be issued the CIMB Debit Card instantly upon application.

2. Can CIMB Debit Card be used overseas?

Yes. However, you are required to activate the overseas usage function before using your CIMB Debit Card for overseas shopping or Automated Teller Machine (ATM) withdrawals in line with Bank Negara Malaysia’s guideline. Please note that using your CIMB Debit Card overseas carries higher risk as some countries may not have the same security measures as in Malaysia. Refer to Q33-Q38 below to understand more on overseas transactions.

3. Can CIMB Debit Card be used for Card-Not-Present (CNP) transactions or Online transactions?

Yes. However, you are required to activate CNP usage function before using your CIMB Debit Card for CNP non 3D secure transactions in line with Bank Negara Malaysia’s guideline. Please note that activating your CIMB Debit Card for CNP usage carries higher risk as some CNP transactions are not authenticated via strong authentication method such as dynamic password and fraudulent transactions may occur. Refer to Q27-Q32 below to understand more on CNP transactions.

4. What are the instances where holding-of-funds transaction is done to my account?

- A pre-authorisation amount of RM200 is charged for petrol purchases made at the outdoor pump. The pre-authorisation amount will then be reversed and the actual amount will be charged upon settlement by the merchant within 3 days. You may opt to pay at the cashier with your CIMB Debit Card to avoid the pre-authorisation holding.
- At the local PETRONAS or PETRON petrol stations:
 - I. there will be no pre-authorisation amount charged; *and*
 - II. you are required to key in your 6-digit PIN at the terminal.
- Hotels charge a pre-authorisation amount upon check-in, depending on the duration of stay. During check-out, the pre-authorisation amount will be reversed and the actual amount will be charged.

5. What is my daily purchase limit?

The CIMB Debit Card has a default daily purchase limit of RM10,000 (Mass*) and RM20,000 (Prime/Preferred). You may change this limit in multiples of RM1,000 at any CIMB ATMs or CIMB Clicks.

*(*Note: Mass segment is inclusive of CIMB Debit Card issued to Youth accountholders aged 18 – 23 years old. The default daily purchase limit for Youth accountholders aged 12-17 years old is RM200.)*

6. What security features does the CIMB Debit Card possess?

- Secure Chip and PIN technology protects your account details and money.
- SMS alerts are sent to your registered mobile phone number with the Bank at no extra cost to you whenever a purchase amount of at least RM1,000 is made to your CIMB Debit Card.
- One-Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating 3D Secure merchants.

7. Why is my purchase declined?

There are a few reasons why your purchase using your CIMB Debit Card might be declined. Refer to this list of potential reasons:

- There are insufficient funds in your CIMB Current/-i or /Savings Account/-i or Investment Account/-i that is linked to the CIMB Debit Card. You will need to top up funds in your account to make purchases.
- There are insufficient funds due to pre-authorisation holding amount at petrol station or hotels. You will need to top up funds in your account.
- Your purchase amount exceeds your chosen daily spending limit. You can opt to change your daily spending limit either via CIMB ATM or CIMB Clicks Website or CIMB OCTO App.

Visit here for the useful guide:

<https://www.cimb.com.my/en/personal/help-support/faq/debit-cards/useful-guide-for-you.html#dctips>

- The Point-of-Sale (“POS”) function (which affects in-store purchases/payments via card terminal) on your CIMB Debit Card is disabled. To activate this function, you can do it via any CIMB ATM or at any CIMB branch nationwide.
- If your transactions are declined overseas, you may not have activated the Overseas Flag. To activate this function, you can do it via any CIMB ATM, CIMB Clicks, at any CIMB branch nationwide or call us:
 - Customer Contact Centre at +603 6204 7788 (Local & Overseas)
 - Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

(Refer to Q2)

Visit here for the useful guide:

<https://www.cimb.com.my/en/personal/help-support/faq/debit-cards/useful-guide-for-you.html#dctips>

- The non-3D secure online transactions, mail order or telephone order transactions (CNP: Card-Not-Present) on your CIMB Debit Card may be disabled. You can call us:
 - Customer Contact Centre at +603 6204 7788 (Local & Overseas)
 - Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

(Refer to Q3)

8. Can I use my CIMB Debit Card for Contactless retail payment(s) / transaction(s)?

Yes, you can tap your card on the contactless reader when you see the Card or MyDebit contactless logo at the Retailer or Merchant's Point-of-Sales terminals. For retail transactions below RM250, your PIN is not required.

9. How can I use my CIMB Debit Card for Contactless retail payment(s) / transaction(s)?

- The Retailer or Merchant's Point-of-Sales terminals must be able to accept Card or MyDebit contactless payments.
- Your CIMB Debit Card is required to be waved within 4cm or tapped at the contactless card reader and the Merchant must have first entered the transaction amount for you to approve.
- In the event that your CIMB Debit Card is accidentally tapped more than once, you will only get billed once for the transaction.
- If you hold your card up to a reader and you have any other contactless payment cards nearby, the reader might detect more than one card and will not complete the payment. You will need to perform the transaction again. Please ensure you only use the intended card for the transaction and have it tapped at the reader.

10. Is the Contactless payment / transaction method on my CIMB Debit Card safe?

Safeguards are in place to prevent unauthorised use of the intercepted card security details. Each contactless transaction includes a unique code that changes with each purchase, which can only be used once and can only be generated by the chip in your original contactless card, hence, this prevents a counterfeit card from being produced from the intercepted card security details.

11. Can I reduce the Contactless transaction total daily limit on my CIMB Debit Card?

You can reduce the Contactless transaction total daily limit on your CIMB Debit Card via any of our ATMs or CIMB Clicks Website.

12. Can I disable the Contactless payment / transaction method on my CIMB Debit Card?

If you wish to disable the Contactless payment / transaction method on your CIMB Debit Card, you can disable it at any of our ATMs or CIMB Clicks Website or contact us:

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

13. What should I do if my CIMB Debit Card is lost or stolen?

Please call us immediately at:

- Customer Contact Centre at +603 6204 7788 (Local & Overseas), or
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas), or
- Visit any CIMB Bank branch to make a report.

14. What are my responsibilities as a CIMB Debit Card cardholder?

You will be liable for PIN-based unauthorised transactions if you have:

- acted fraudulently;
- delayed in notifying us as soon as having discovered the loss or unauthorised use of your CIMB Debit Card;
- voluntarily disclosed your PIN to another person; or
- recorded your PIN on the CIMB Debit Card; or on anything kept within the proximity of your CIMB Debit Card.

You will be liable for unauthorised transactions which require signature verification or with contactless card, if you have:

- acted fraudulently;
- delayed in notifying us as soon as having discovered the loss or unauthorised use of your CIMB Debit Card;
- left your CIMB Debit Card or an item containing your CIMB Debit Card, unattended in places visible and accessible to others; or
- voluntarily allowed another person to use your CIMB Debit Card.

CIMB Debit Card Renewal

15. When should I renew my CIMB Debit Card?

You may renew your CIMB Debit Card three (3) months before it expires.

16. Can I renew my CIMB Debit Card after it has expired?

Yes, you can renew your CIMB Debit Card after it has expired. However, to avoid any usage disruption(s) such as ATM cash withdrawals or retail transaction, it is recommended to have it renewed before it expires.

17. Will there be any fee to renew my CIMB Debit Card?

No fees will be charged.

18. If my CIMB Debit Card expires, will I be able to perform ATM cash withdrawal or any transaction(s)?

No, you will not be able to use your CIMB Debit Card once it has expired. Please visit any CIMB branch to renew your CIMB Debit Card.

19. How do I renew my CIMB Debit Card?

Visit any CIMB Bank branch to renew your CIMB Debit Card.

20. I am currently overseas; how do I renew my CIMB Debit Card?

You may contact us for assistance:

- Email at contactus@cimb.com , or
- Customer Contact Centre at +603 6204 7788 (Local & Overseas) , or
- Preferred Contact Centre at 1300 885 300 (Local) and +603 2295 6888 (Overseas).

21. I have renewed my CIMB Debit Card, however I am unable to use it for Contactless transaction. What should I do?

For security purposes, the Contactless payment method will only be automatically activated for the replaced/renewed CIMB Debit Card after you have transacted Point-of-Sales transaction at least once using your PIN.

22. I have applied / renewed / replaced my CIMB Visa Debit Card. However, I am unable to use it for Contactless transactions routed via MyDebit. What should I do?

To enjoy the Contactless feature routed via MyDebit, kindly perform the first Point-of-Sales (POS) transaction via PIN authorization.

23. Do I need to register for a new Clicks User ID upon renewing/replacing my CIMB Debit Card?

There is no need to register for new Clicks User ID. All you need to do is:

- Login to CIMB Clicks website with your existing Clicks User ID & password;
- Enter your new CIMB Debit Card's card number, ATM PIN, read Terms and Conditions and click "Agree & Continue" to access your existing CIMB Clicks profile.

24. When I log into CIMB Clicks Website / CIMB OCTO App, I was asked to enter my renewed/replaced CIMB Debit Card number. Do I need to go through these steps?

Yes, as part of our security measure you will need to enter your existing CIMB Debit Card number and ATM PIN as your previous card was terminated. This will ensure you will be able to access your existing CIMB Clicks profile. *(Refer to Q23)*

25. My CIMB Debit Card has expired, can I continue to access CIMB Clicks Website / CIMB OCTO App?

Yes, you can continue to access CIMB Clicks/ CIMB OCTO App even after your CIMB Debit Card has expired. However, if you have renewed your CIMB Debit Card, you must update your new CIMB Debit Card number in CIMB Clicks / CIMB OCTO App before being able to perform any transactions using your Debit Card via CIMB Clicks / CIMB OCTO App, such as bill payments. *(Refer to Q23)*

26. How do I update my new CIMB Debit Card details on CIMB Clicks / CIMB OCTO App?

CIMB Clicks Website

- Login to CIMB Clicks website with your existing Clicks User ID & password;
- Clicks Website Dashboard > Services

CIMB OCTO App

- Login to CIMB OCTO App with your existing Clicks User ID & password;
- CIMB OCTO App Homepage > More> Services

CIMB Debit Card Card-Not-Present (CNP) transaction

27. What is Card-Not-Present (CNP) transaction?

A Card-Not-Present (CNP) transaction is a retail transaction where the cardholder is not physically present at the merchant when the payment is made. The following are examples of CNP transactions:

- Online transactions.
- Mail order/ Telephone order transactions. E.g. when the purchase order and card details are provided to the merchant via mail or over the phone.

28. Can my CIMB Debit Card be used for Card-Not-Present (CNP) transactions?

Yes. However, you are required to activate the CNP usage function before using your CIMB Debit Card for CNP non-3D secure transactions in line with Bank Negara Malaysia's guideline. Please note that activating your CIMB Debit Card for CNP usage carries higher risk as some CNP transactions are not authenticated via strong authentication method such as dynamic password, hence fraudulent transactions may occur.

29. Why am I required to opt-in to the CNP usage function before I can use my CIMB Debit Card for CNP transactions?

In line with Bank Negara Malaysia's guidelines to safeguard users from potential fraud and/or scams, banks by default require cardholders to opt-in to the CNP usage function before being able to use it for CNP transactions.

30. How do I activate the CNP usage function on my CIMB Debit Card?

To activate the CNP usage function. Please contact us:

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

31. Can I deactivate the CNP usage function after I have activated it?

Yes, you can deactivate it at any time by calling CIMB Contact Centre. However, if you wish to start performing any CNP transactions again, you will need to activate the function again prior to performing the CNP transaction.

To deactivate the CNP usage function. Please contact us:

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

32. What if I have more than one (1) debit card with CIMB, do I have to activate the CNP usage function for each debit card to perform CNP transactions on each debit card?

Yes, for each CIMB Debit Card you hold that you would like to use for CNP transactions, you will need to activate the CNP usage function for each card.

CIMB Debit Card Overseas transaction

33. What is overseas transaction?

An Overseas transaction is a transaction made outside of Malaysia. The following Overseas transaction will require opt-in from cardholders to ensure that the transactions are enabled for continuous usage:

- Cash withdrawals at any overseas ATMs
- Retail purchases at any authorised merchants overseas

34. Can my CIMB Debit Card be used for overseas transactions?

Yes. However, you are required to activate the overseas usage function before using your CIMB Debit Card for overseas shopping or Automated Teller Machine (ATM) withdrawals in line with Bank Negara Malaysia's guideline. Please note that using your CIMB Debit Card overseas carries higher risk as some countries may not have the same security measures as in Malaysia.

You will be using the same 6-digit PIN for usage overseas. For those countries that have yet to migrate to PIN will still require you to sign for verification when you use your CIMB Debit Card for payment. Although the standard PIN in Malaysia is 6 digits, the standard in many overseas markets could still be 4 digits. It is possible that when you are abroad, you may encounter a problem using your CIMB Debit Card at an overseas terminal if the terminal restricts PIN entry to 4 digits. If you encounter a terminal that restricts the entry of a PIN to 4 digits, then you have two choices:

- ask the retailer to bypass the PIN entry and sign; or
- if this is not possible, or the retailer refuses to allow signature, then you must opt for a different payment method.

35. Why am I required to opt-in to the overseas usage function before I can use my CIMB Debit Card for the overseas transactions?

In line with Bank Negara Malaysia’s guidelines to safeguard users from potential fraud and/or scams, banks by default require cardholders to opt-in to the overseas usage function before being able to use it for the overseas transactions.

36. How do I activate the overseas usage function on my CIMB Debit Card?

You can activate the overseas usage function via CIMB Clicks Website or call us:

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

37. Can I deactivate the overseas usage function after I have activated it?

Yes, you can deactivate it at any time via CIMB Clicks or contact CIMB Contact Centre. However, if you wish to start performing any overseas transactions again, you will need to activate the function again prior to performing the overseas transactions.

To deactivate the overseas usage function, please contact us:

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

38. What if I have more than one (1) debit card with CIMB, do I have to activate the overseas usage function for each debit card to perform overseas transactions on each debit card?

Yes, for each CIMB Debit Card you hold that you would like to use for overseas transactions, you will need to activate the overseas usage function for each card.

Transaction Alert Notification

39. 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 Debit Card. For non CIMB Clicks App / CIMB OCTO App user, you will receive the PTA via Short Message Service (“SMS”).

40. 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.

41. 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).

42. 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

43. 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.

44. 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.

45. 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 notification 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.

46. 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.

47. My Clicks ID (for online banking) is registered under my CIMB Debit Mastercard. When I apply for a CIMB Visa Debit Card, do I need to register for a new Clicks ID using the new CIMB Visa Debit Card?

If you are performing bill payment, JomPay transactions or top up (such as prepaid or app re-load), you will need to register for a new Clicks ID using your unique CIMB Visa Debit Card number.

However, if you are making fund transfers from any of your CIMB Current/-i or /Savings Account/-i or Investment Account/-i or changing your ATM limit or overseas spending limit, you can use your original Clicks ID or new Clicks ID created for CIMB Visa Debit Card.

48. I have activated the CIMB Octo App using the Clicks ID registered via the Debit Mastercard. When I perform a card-not-present transaction on my CIMB Visa Debit Card, will I receive an SMS OTP or SecureTAC approval via the CIMB OCTO App?

As each customer is assigned a unique CIMB OCTO App ID, you will receive an SMS OTP for the second Debit Card (which is the CIMB Visa Debit Card). When you perform a CNP transaction on your original

Debit Card (which is the CIMB Debit Mastercard), you will receive a message to validate and approve the SecureTAC via the Octo App.

49. After renewing/replacing my CIMB Debit Card, I am unable to log into my CIMB OCTO App or CIMB Clicks App. May I know how to proceed?

Kindly login to Clicks web. Once your new debit card is reflected in Clicks, you will be able to login to the CIMB OCTO App after 30 minutes.

CIMB Debit Card Account Linkage

50. Can I link my existing CIMB Current/-i or /Savings Account/-i or Investment Account/-i to my CIMB Visa Debit Card?

Yes, you can link any existing CIMB Current/-i or /Savings Account/-i or Investment Account/-i (individual account holder or with signing condition of either one to sign for joint account) to your CIMB Visa Debit Card, as long as it has not been linked to other CIMB debit card for purchases.

51. I have an existing CIMB Debit Mastercard. Can I link my CIMB Visa Debit Card to the same CIMB Current/-i or /Savings Account/-i or Investment Account/-i linked to my CIMB Debit Mastercard?

No. Each debit card must be linked to a unique CIMB Current/-i or /Savings Account/-i or Investment Account/-i that has not been linked to your other CIMB Debit Mastercard or CIMB Visa Debit Card.

52. Can I link my debit card to multiple CIMB Current/-i or /Savings Account/-i or Investment Account/-i?

Yes, you can. However, the CIMB Current/-i or /Savings Account/-i or Investment Account/-i designated for purchases can only be linked to one unique debit card, and therefore it cannot be designated for purchases to another debit card.

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