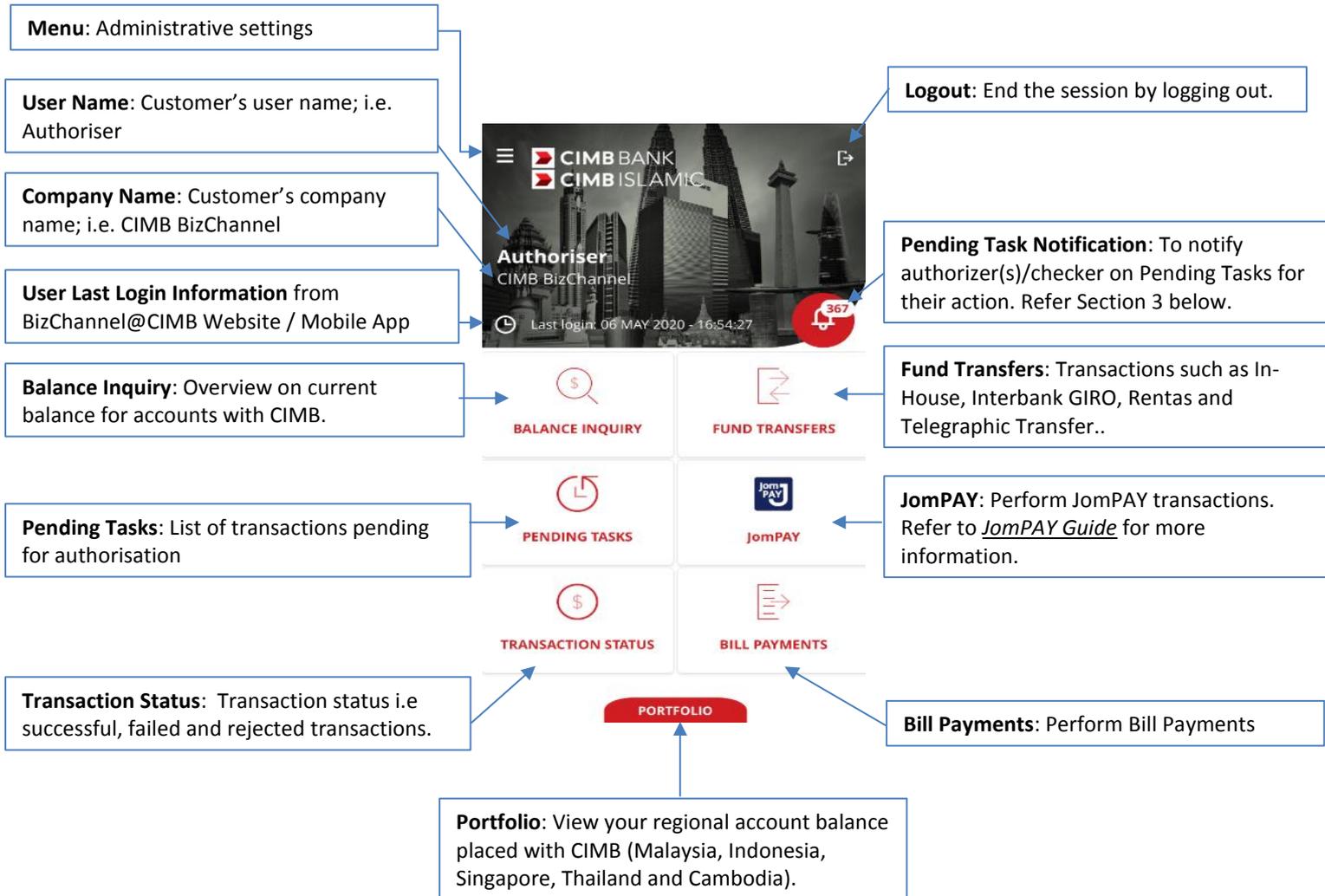


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General

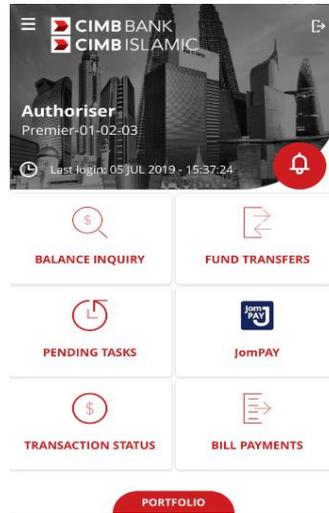
4.0 General



For further enquiries, please contact our Business Call Centre at **1300 888 828** between 8AM to 7PM from Monday to Friday or 8AM to 5PM on Saturday (excluding public holidays) or email to mybusinesscare@cimb.com.

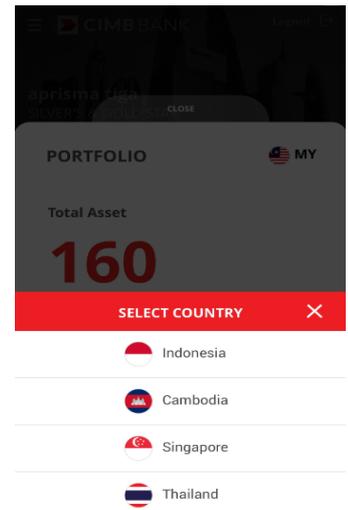
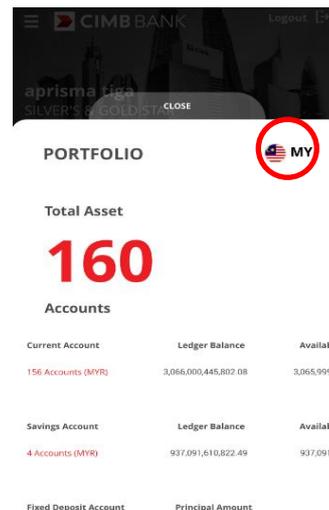
4.1 Portfolio

- Tap “**PORTFOLIO**” to view your regional account balance/portfolio placed with CIMB (Malaysia, Indonesia, Singapore, Thailand and Cambodia).



4.1.1 Portfolio

- Select country flag on top right of Portfolio screen to select and view other country account / portfolio.
- To link your country account, you will need to
 - Step 1: Login to BizChannel@CIMB Mobile App.
 - Step 2: Go to “**Settings**”.
 - Step 3: Select “**Regional Account Linking**” and tap “**NEXT**”.
 - Step 4: Swipe right to link your selected country. Upon selection, user will be direct to selected Country “**Login**” page.
 - Step 5: Enter your selected Company ID, User ID and password for linking, tap “**NEXT**”.
 - Step 6: One Time Password (OTP) screen will appear, enter OTP via Security Device / SMS OTP.Selected country toggle will display “**ON**” when successfully linked.



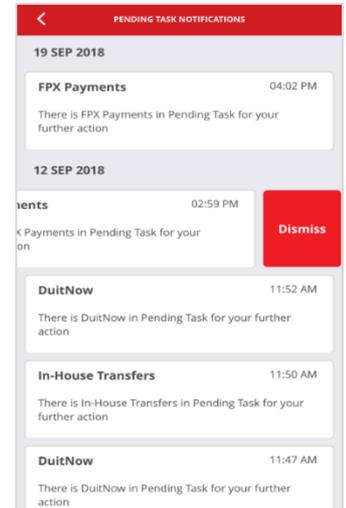
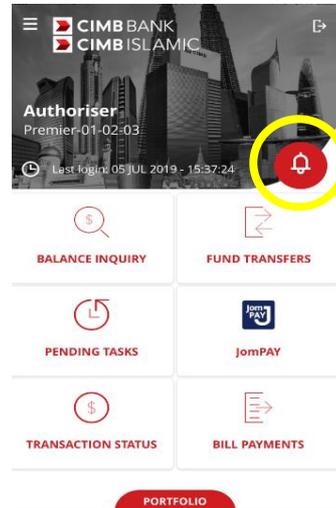
Country Selection Listing:

- Select country flag on top right of Portfolio screen to select and view other country account / portfolio.
- To delink your country account, you will need to
 - Step 1: Login to BizChannel@CIMB Mobile App.
 - Step 2: Go to “**Settings**” to view the settings of the Mobile App.
 - Step 3: Select “**Regional Account Linking**” to delink other country accounts.
 - Step 4: Swipe left to delink CIMB accounts from selected countries.
 - Step 5: Tap “**Country**” to remove linkage of selected country. The country toggle will display “**OFF**”.

For further enquiries, please contact our Business Call Centre at **1300 888 828** between 8AM to 7PM from Monday to Friday or 8AM to 5PM on Saturday (excluding public holidays) or email to **mybusinesscare@cimb.com**.

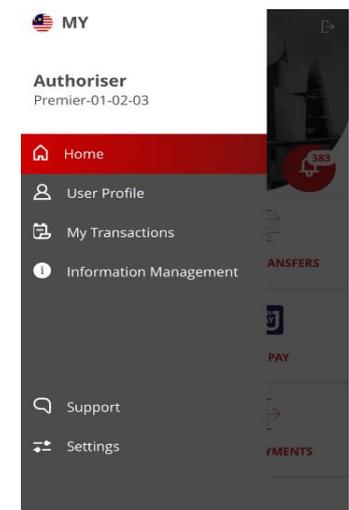
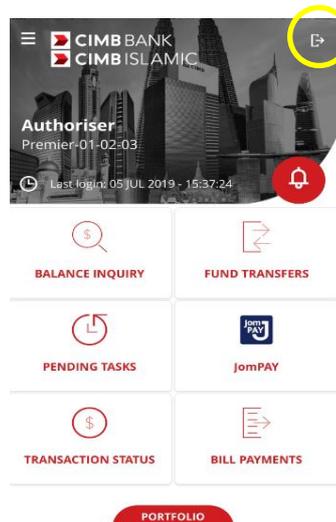
4.2 Pending Task Notification

- Tap Pending Task Notification to view notification pending for authorizer(s) / checker(s) action on Pending Tasks. It will be displayed from latest to oldest
- Swipe left, tap “Dismiss” button to clear. displaying up to 10-days of Pending Tasks.



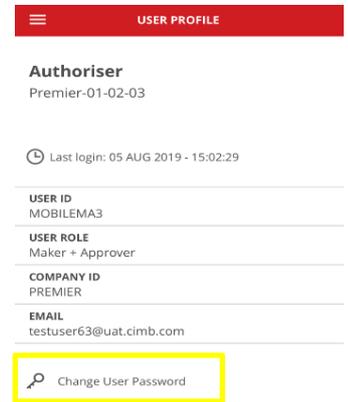
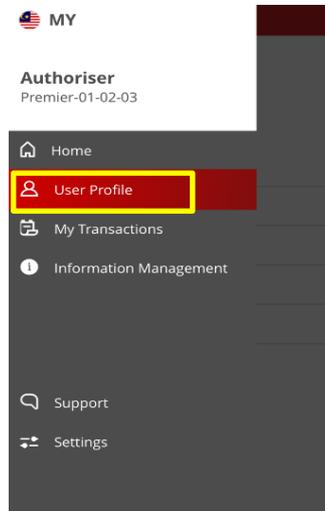
4.3 Menu – Administrative Setting

- Tap ≡ icon to view administrative settings for user.
- To go back to Home screen, tap “Home” from selection.
- Administrative settings include:
 - **User Profile:** Display Corporate User information, refer to Section 4.3.1 below.
 - **My Transactions:** Display overview transactional activity on BizChannel@CIMB (Website and Mobile App), refer to Section 4.3.2 below.
 - **Information Management:** Display four different types of inquiries, refer to Section 4.3.3 below.
 - **Support:** Support function information, refer to Section 4.3.4 below.
 - **Settings:** Mobile App settings, refer to Section 4.3.5.



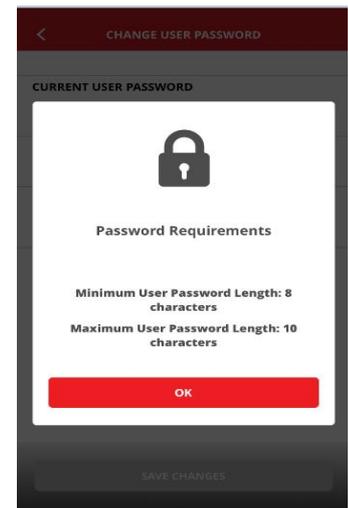
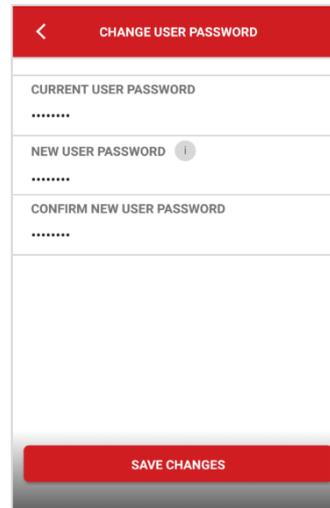
4.3.1 Menu – User Profile

- Tap “**User Profile**” to view **User ID, User Role, Company ID** and **Email**.
- To change login password, tap “**Change User Password**” in User Profile screen.
- Exit User Profile, tap ≡ icon.



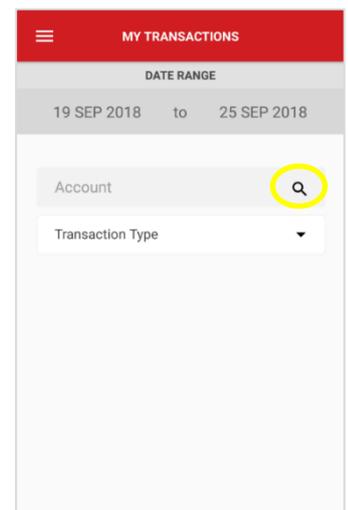
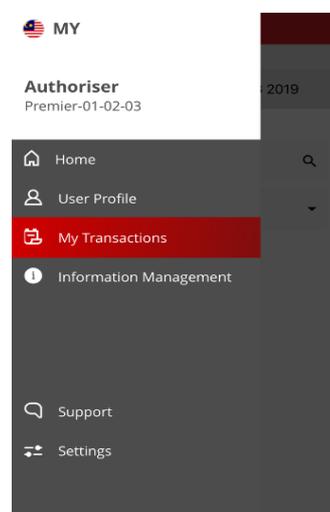
Change User Password:

1. **Current User Password:** Enter current password.
 2. **New User Password:** Enter new password.
 3. **Confirm New User Password:** Re-enter the new user password to confirm password.
- Tap “**i**” button to view **Password Requirements**. Tap “**OK**” to switch back to Change User Password screen.
 - Tap “**SAVE CHANGES**” to proceed. To cancel/exit screen, tap the < icon.



4.3.2 Menu – My Transactions

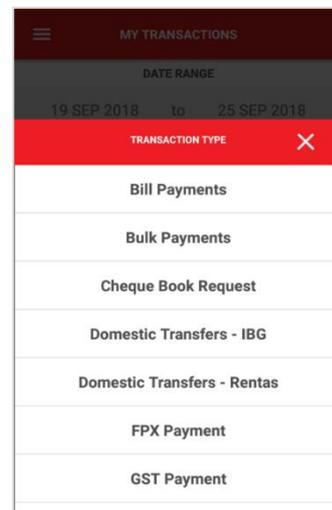
- Tap “**My Transactions**” to view past transactions on BizChannel (Website and Mobile App).
- Tap on magnifier icon to search particular account. Select “**Transaction Type**” to view selected transaction.



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Searching for an Account:

- Insert/type the key word(s) “**Search**” text field to search.
- Close the screen by tapping < icon.



Transaction Type:

- Select transaction type from dropdown list.
 - Cancel/close the list by tapping “**X**” icon.
- Tap ≡ icon to exit My Transactions screen.

Note:

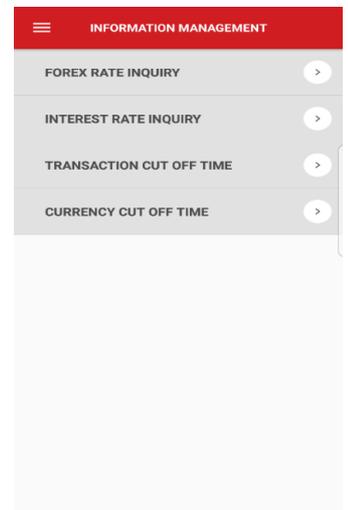
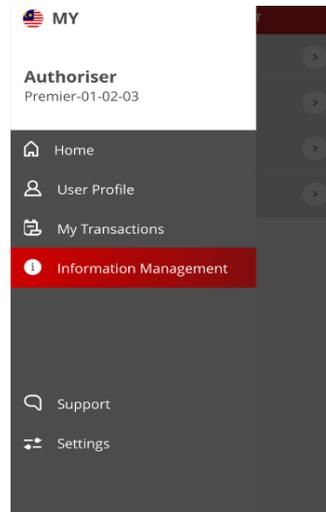
Date range will display 7 calendar days from a day before current date.



4.3.3 Menu – Information Management

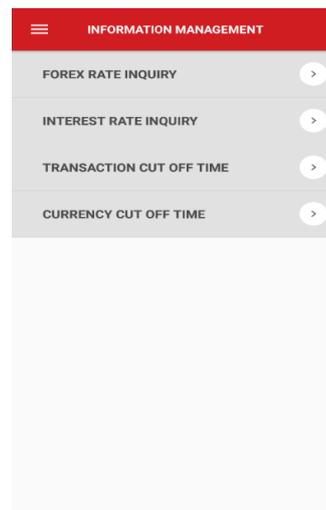
Information Management:

- Tap “**Information Management**” to view information on services provided on BizChannel@CIMB mobile app such as Rate Inquiry and Cut Off Time.
- Tap on each topic to find out more on:
 - **Forex Rate Inquiry**
 - **Interest Rate Inquiry**
 - **Transaction Cut Off Time**
 - **Currency Cut Off Time**
- Exit screen, tap the ☰ icon.



Forex Rate Inquiry:

- Tap “**Forex Rate Inquiry**” to view foreign currency exchange rate against local currency (Malaysian Ringgit).
- Exit screen, tap the < icon.



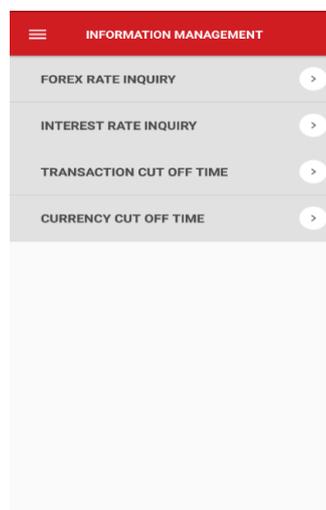
Exchange Rate as of 17 DEC 2018 - 10:47:51

| Currency | Units | Bank Sell TT/OD | Bank Buy TT | Bank Buy OD |
|----------|-------|-----------------|-------------|-------------|
| AED | 1 | 1.2876 | 1.1419 | 1.1395 |
| MYR | 1 | 1.0000 | 1.0000 | 1.0000 |
| BDT | 1 | 0.0598 | 0.0525 | 0.0501 |
| BND | 1 | 3.1733 | 3.0678 | 3.0610 |
| CAD | 1 | 3.4572 | 3.3282 | 3.3200 |
| CHF | 1 | 4.5057 | 4.3300 | 4.3220 |
| CNY | 1 | 0.6575 | 0.6297 | 0.6217 |
| DKK | 1 | 0.6633 | 0.6162 | 0.6082 |
| EGD | 1 | 130.4000 | 125.2000 | 0.0000 |
| EUR | 1 | 4.8212 | 4.6511 | 4.6420 |
| GBP | 1 | 5.4635 | 5.2924 | 5.2760 |
| GLD | 1 | 130.6000 | 125.0000 | 0.0000 |

Note: The exchange rate shown above is for indicative purpose only and subject to change without notice by bank.

Interest Rate Inquiry:

- Tap “**Interest Rate Inquiry**” to view latest interest rate.
- Exit screen, tap the < icon.



Fixed Deposit (MYR)

Last Updated Date: 19 NOV 2018

| Tenure | Rate |
|-----------------------------|-------|
| BASE LENDING RATE | 0.00% |
| BASIC CA WITHOUT ANNUAL FEE | 0.00% |
| BASIC CA WITH ANNUAL FEE | 0.00% |
| ONLINE CURRENT ACCOUNT | 0.00% |
| CIMB BANK MONEY MULTIPLIER | 0.00% |
| CLICKS TRADER PLUS | 0.00% |
| CLUBMATE | 0.00% |
| CLICKS TRADER | 0.00% |
| DBG PREMIER PLUS | 0.00% |

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Transaction Cut Off Times:

- Tap “**Transaction Cut Off Time**” to view transaction cut off times for both website and Mobile App.
- Exit screen, tap the < icon.

| INFORMATION MANAGEMENT | |
|---------------------------------|---|
| FOREX RATE INQUIRY | > |
| INTEREST RATE INQUIRY | > |
| TRANSACTION CUT OFF TIME | > |
| CURRENCY CUT OFF TIME | > |

| Transaction | Start Time | End Time |
|---|------------|----------|
| AUTO DEBITING | 09:00 | 23:59 |
| BANK GUARANTEE | 00:01 | 19:17 |
| BULK PAYMENT NON AG COT | 00:01 | 23:30 |
| BULKPAYMENTAG COT | 07:01 | 23:30 |
| Banker Cheque | 08:00 | 23:59 |
| Bill Payment COT | 04:01 | 23:30 |
| Bill Payment Upload COT | 06:01 | 23:30 |
| Bulk Payment IBG | 00:01 | 20:00 |
| Bulk Payment InHouse | 00:01 | 20:55 |
| Bulk Payment Remittance | 01:25 | 20:00 |
| Bulk Payment Rentas | 00:01 | 20:00 |
| Cheque Book Request | 07:00 | 22:00 |
| DOMESTIC TRANSFER - RENTAS | 00:01 | 15:00 |
| Demand Draft COT | 07:00 | 23:00 |
| Domestic Transfer - International (IBG/IBS) | 00:01 | 23:00 |

Notes: Cut Off Time shown above is in GMT+8 time zone.

Currency Cut Off Times:

- Tap “**Currency Cut Off Time**” to view cut off times for foreign currency prior to performing transaction.
- Exit screen, tap the < icon.

| INFORMATION MANAGEMENT | |
|------------------------------|---|
| FOREX RATE INQUIRY | > |
| INTEREST RATE INQUIRY | > |
| TRANSACTION CUT OFF TIME | > |
| CURRENCY CUT OFF TIME | > |

| Currency | Start Time | End Time |
|----------|------------|----------|
| CNY | 06:01 | 23:58 |
| EGD | 06:01 | 13:59 |
| EUR | 01:00 | 23:59 |
| RMB | 06:01 | 18:59 |
| SAR | 06:01 | 13:59 |
| AED | 07:01 | 22:59 |
| BDT | 06:01 | 13:59 |
| GBP | 01:26 | 23:29 |
| LKR | 06:01 | 13:59 |
| ZAR | 05:01 | 13:59 |
| USD | 07:01 | 22:59 |
| CAD | 06:01 | 23:59 |
| INR | 06:01 | 13:29 |
| SGD | 06:01 | 23:29 |
| BND | 06:01 | 13:59 |
| CHF | 06:01 | 23:59 |

Notes: Cut Off Time shown above is in GMT+8 time zone.

4.3.4 Menu – Support

Support:

- Tap “**Support**” to view support functions available.
- For inquiry purpose, customer can contact the bank via:
 - **Email:** Tap on email address to send us an email for assistance.
 - **Telephone:** Tap on phone number to call the Bank directly.
- Tap on “**Frequent Asked Questions (FAQ)**” to view.
- Tap on “**Terms & Conditions**” to read the terms and conditions of Mobile App.

| | |
|------------------------|------------------|
| MY | |
| Authoriser | Premier-01-02-03 |
| Home | |
| User Profile | |
| My Transactions | |
| Information Management | |
| Support | |
| Settings | |

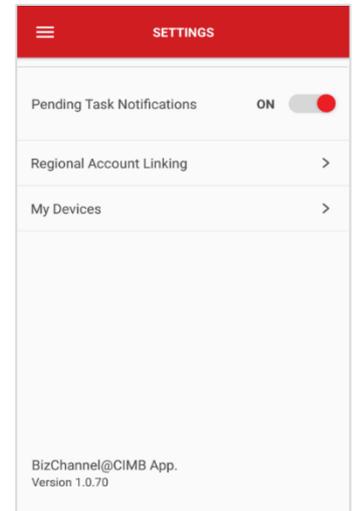
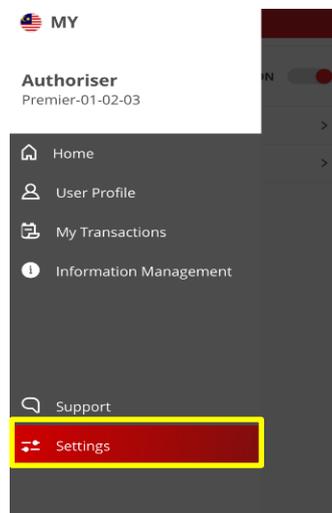
| SUPPORT | |
|----------------------------------|-------------------------------|
| Email | mybusinesscare@cimb.com |
| Telephone (Local / Overseas) | 1300 888 828 / +603 2297 3000 |
| Frequently Asked Questions (FAQ) | |
| Terms & Conditions | |

For further enquiries, please contact our Business Call Centre at **1300 888 828** between 8AM to 7PM from Monday to Friday or 8AM to 5PM on Saturday (excluding public holidays) or email to **mybusinesscare@cimb.com**.

4.3.5 Menu – Settings

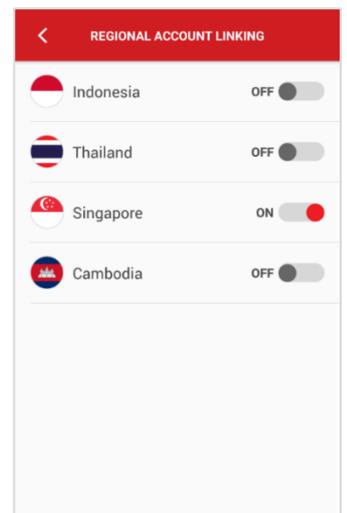
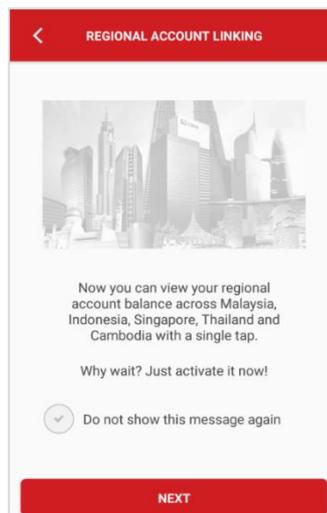
Settings:

- Tap “**Settings**” to view settings for Mobile App.
- Swipe right ‘ON’ to allow for push notifications such as Pending Tasks. To switch off, swipe left.
- Tap “**Regional Account Linking**” to link/delink other CIMB accounts across Region for this user profile.
- Tap “**My Devices**” to view list of devices registered to this user profile.
- Exit Settings screen, tap ☰ icon.



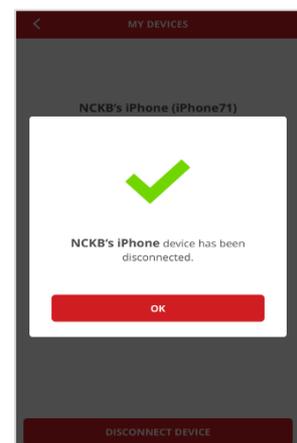
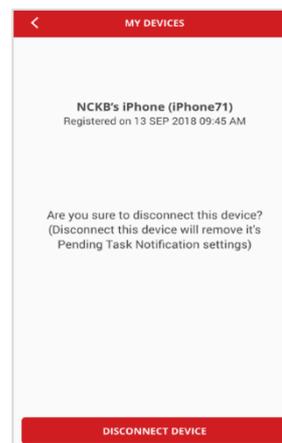
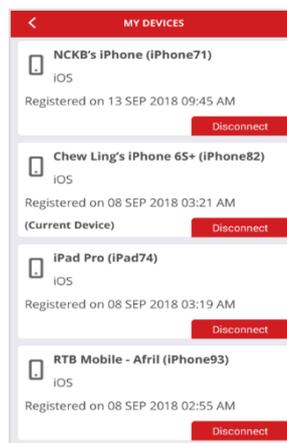
Regional Account Linking:

- Set up “**Regional Account Linking**” on BizChannel@CIMB Mobile App.
 - Tap “**NEXT**” to proceed. To hide the message, tap “✓” icon.
 - Swipe right or left to link/delink CIMB accounts from selected countries.
- Exit screen by tapping the < icon.



My Devices:

- To disconnect, select device, tap “**Disconnect**”.
- Tap “**DISCONNECT DEVICE**” to confirm disconnection of device. Tap “**OK**” to proceed.
- Exit screen by tapping the < icon.

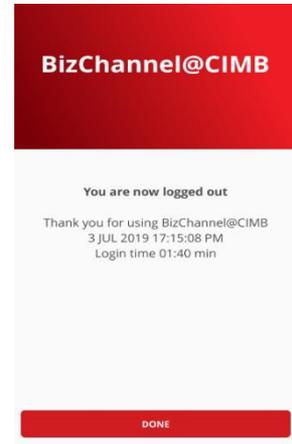
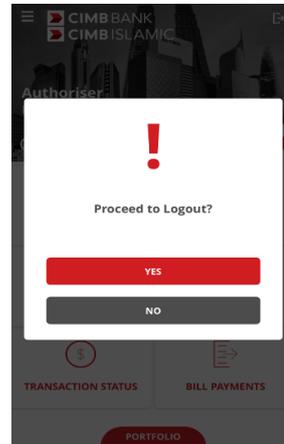
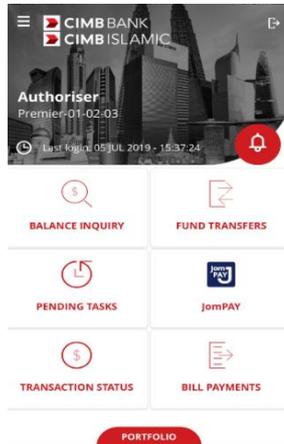


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4.4 Logging out of BizChannel@CIMB Mobile App

Logout:

- Tap “**Logout**” button on top right corner of screen to end your session.
- Select “**YES**” to proceed to logging out or select “**NO**” to go back to Home screen.
- Tap “**DONE**” to logout



Balance Inquiry

Balance Inquiry guide will display both Conventional and Islamic account(s) balance as per BizChannel@CIMB website.

5.0 Balance Inquiry

- Tap “Balance Inquiry” icon upon login to Mobile Banking Home screen.
- Balance Inquiry screen will display the following account type in active status:

(a) Current Account:

- Ledger Balance
- Available Balance

(b) Savings Account:

- Ledger Balance
- Available Balance

(c) Fixed Deposit:

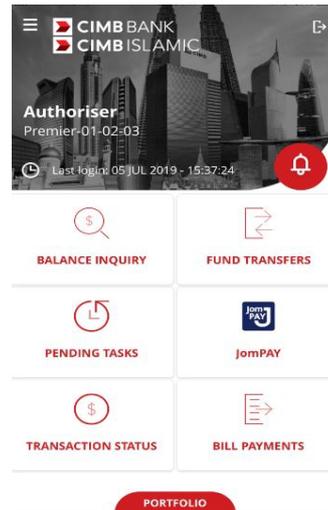
- Principal Amount

(d) Loan / Financing:

- Outstanding Balance
- Amount Payable

(e) Credit Card:

- Outstanding Balance
- Minimum Payment



| BALANCE INQUIRY | |
|-------------------------|------------------------|
| Current Account | |
| Ledger Balance | MYR 909,352,100,434.98 |
| Available Balance | MYR 909,352,148,338.56 |
| Fixed Deposit | |
| Principal Amount | MYR 18,031.12 |
| Loan / Financing | |
| Outstanding Balance | MYR 453,076.02 |
| Credit Card | |
| Outstanding Balance | MYR 0.00 |
| Minimum Payment | MYR 0.00 |

Current Account / Current Account-i

- Search for an account by entering the key word(s) on the “Search” text field for example Account Name or Account Number.
- Tap on any/particular account to view account information.

Note that the following additional fields will be displayed if the account is foreign currency:

- Ledger Balance Equivalent (MYR)
 - Available Balance Equivalent (MYR)
- Cancel/exit screen, tap the < icon.

< CURRENT ACCOUNT

Search

DMLNQMLF (L) RUF OKP
8000201428
Available Balance MYR 939,747,580.70

DUPES QKOCPK EUQ TKF
8000276800
Available Balance MYR 90,112,298.10

FMQP RPLL ECO FRFQP LDJMF
TFVF RM (QV)
8000417306
Available Balance MYR 528,990,725.31

LLMFDL QLFTSKMMPK (M) RKF ONP
8001025967

< CURRENT ACCOUNT DETAILS

Account Information

Account Name DMLNQMLF (L) RUF OKP (MYR)

Account No. 8000201428

Overdraft MYR 0.00

Hold Amount MYR 0.00

Ledger Balance MYR 939,750,993.67

Available Balance MYR 939,747,580.70

ACCOUNT STATEMENT

Fixed Account / Fixed Account-i

- Similar steps as per Current Account above.

< FIXED DEPOSIT

Search

LR DMKP (L) RPF OCP
50000231510015
Principal Amount MYR 3,000.35

RTB MOBILE13
5003655990400001
Principal Amount USD 2,500.00

MTVO TOMNLDL KKQOKFM OFDLK - MSL
58000092630006
Principal Amount MYR 4,953.77

< FIXED DEPOSIT ACCOUNT DETAILS

Account Information

Account Name LR DMKP (L) RPF OCP (MYR)

Account No. 50000231510015

Fixed Deposit Placement

Principal Amount MYR 3,000.35

Interest Rate 3.15 %

Maturity Date 25 APR 2019

Tenure 12

Ledger Balance 3,000.35

Opening Date 25 APR 2005

Auto-Rollover Auto-Rollover Principal and Interest

Currency MYR

Loan / Financing

- Similar steps as per Current Account above.

< LOAN / FINANCING

Search

LMKV PPE LSCTMM RSF ONP
1005181065
Outstanding Balance MYR 154,239.46

RMVFJ RPLFMFQPN `PV
1801837200
Outstanding Balance MYR 298,836.56

< LOAN / FINANCING DETAILS

Account Information

Account Name LMKV PPE LSCTMM RSF ONP (MYR)

Account No. 1005181065

Account Type Conventional

Currency MYR

Product Description -

Outstanding Balance MYR 154,239.46

Interest / Profit Rate 1.07 %

Amount Payable MYR 3,696.00

Payment Due Date 01 DEC 2014

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Credit Card

- Similar steps as per Current Account above.

CREDIT CARD

Search

AHMAD
xxxx-xxxx-xxxx-0185
Outstanding Balance MYR 0.00

CREDIT CARD DETAILS

Account Information

Account Holder Name AHMAD

Credit Card No. XXXX-XXXX-XXXX-0185

Credit Card Type Master Card Account

Card Expiry Date 04/2022

Credit Limit MYR 30,000.00

Present

Credit Utilized MYR 0.00

Credit Available MYR 30,000.00

Current Amount Due MYR 0.00

5.1 Account Statement

Tap “Account Statement” to view transaction history and select date range:

- Tap “Start Date” to choose the start date.
 - Select date on pop-up calendar.
 - Tap “Select” button to confirm selected date. Tap “End Date” to choose end date and repeat step (b) and (c) above.
- Tap “View” to proceed.

As a search result, an account statement result screen will be shown.

- The Account Statement Result will show transaction history by date range in descending order.
- The result will display only up to 10 latest transactions.
- If there are more than 10 records, “Your search results have more than 10 records” will be displayed on the end of the screen.

CURRENT ACCOUNT DETAILS

Account Information

Account Name RAVE WORKZ SDN. BHD. (MYR)

Account No. 8006928743

Overdraft MYR 0.00

Hold Amount MYR 0.00

Ledger Balance MYR 90,089.10

Available Balance MYR 90,089.10

ACCOUNT STATEMENT

Sep 2018

| S | M | T | W | T | F | S |
|----|----|----|----|----|----|----|
| 26 | 27 | 28 | 29 | 30 | 31 | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 1 | 2 | 3 | 4 | 5 | 6 |

Select

ACCOUNT STATEMENT

DATE RANGE

Start Date To End Date

VIEW

ACCOUNT STATEMENT RESULT

03 OCT 2018

LMS SWEEP TO
Ref No. 8000224544
Balance: 91,200,326.71
Debit: 36.53 Credit: 0.00

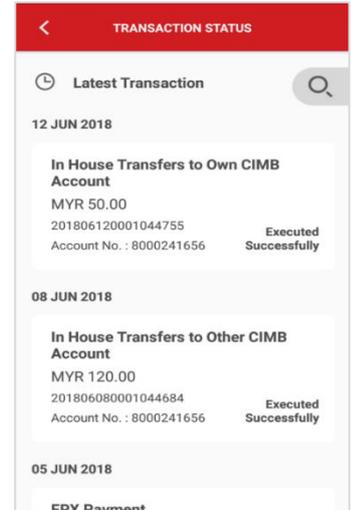
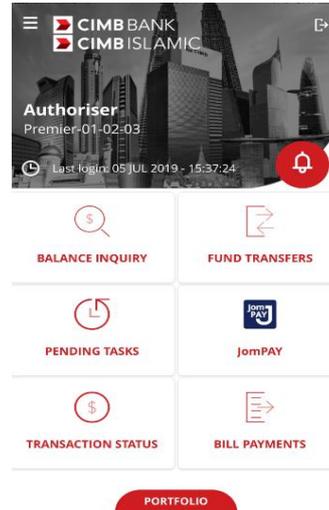
IBG MAIN FLOAT CR
Ref No.
Balance: 91,200,363.24
Debit: 0.00 Credit: 373.03

IBG MAIN FLOAT CR
Ref No.
Balance: 91,199,990.21
Debit: 0.00 Credit: 1.00

IBG MAIN FLOAT CR
Ref No.

6.0 Transaction Status

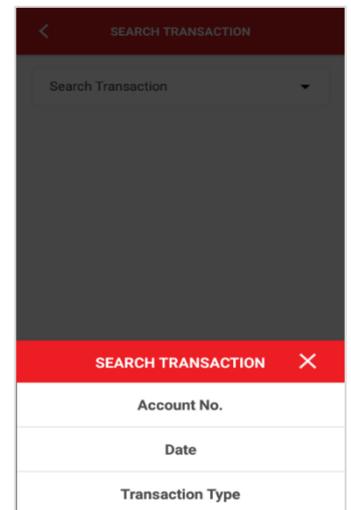
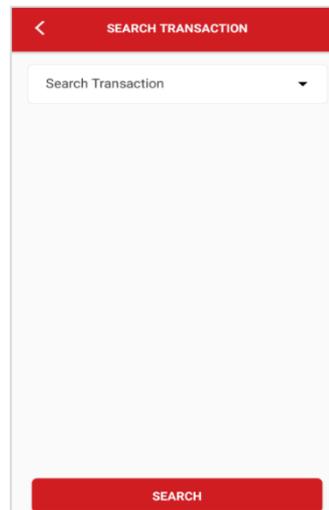
- Tap “**TRANSACTION STATUS**” on Home screen to display list of latest transactions descending order.
- To view details of transaction, tap on respective transaction.
 - Details include service type, amount of transaction, reference number, account number and transaction status.
- Tap on magnifier icon to search and view for specific transaction. Cancel/exit screen, tap the < icon.



6.1 Search Transaction

Search Transaction:

- Tap “Search Transaction” to search for a specific transaction.
- Narrow down the search by selecting search options by Account Number, Date or Transaction Type.
- Cancel/close list, tap “X” icon.
- Tap “**SEARCH**” to proceed. Cancel/exit screen, tap the < icon to go back to previous screen.



6.1.1 Search Transaction Status by Account Number

Tap magnifier icon or “Account No.” to search from options list.

- Enter the key word(s) in “Search” to narrow down the search for that particular account.
- Tap on any search results.
- Tap “**SEARCH**” to proceed. Transaction status for selected account number will be displayed. Cancel/exit screen, tap the < icon.

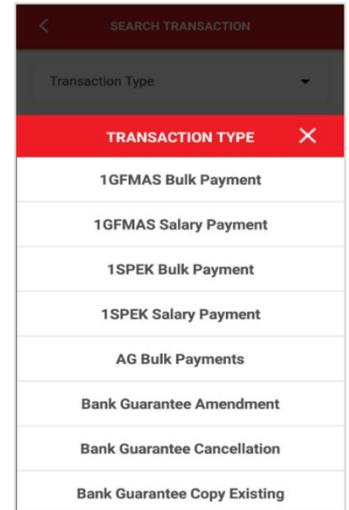
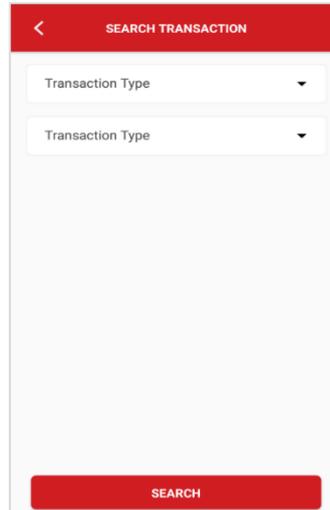
6.1.2 Search Transaction Status by Date (Creation Date)

Tap “Date” to search a transaction by date from search option list.

- Select date category to search: “Today”, “Last 7 Days”, “Last 30 Days” and “Range”.
- Cancel/close the list, tap “X” icon.
- Tap “**SEARCH**” button to proceed. Transaction status for selected date range will be displayed.
- To cancel/exit screen, tap the < icon.
- Tap “Range” to search a transaction by date range (From Date and To Date).

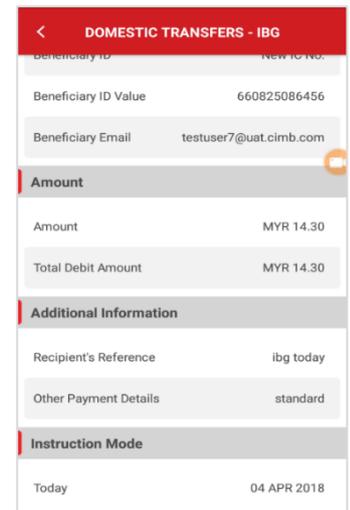
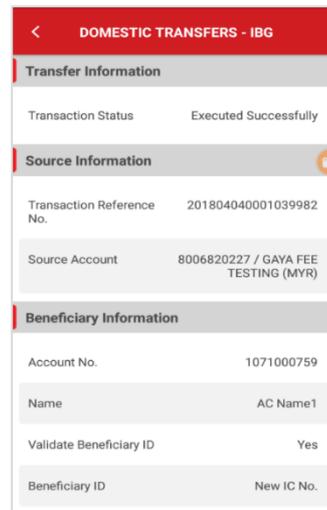
6.1.3 Search Transaction Status by Transaction Type

- Tap “Transaction Type” to search from search option list.
- Select transaction type to search the transaction status. Refer to Appendix to view different types of transaction available on Mobile Banking App.
- Cancel/close the list, tap “X” icon.
- Tap “**SEARCH**” to proceed. Transaction status for selected transaction type and date range will be displayed. Cancel/exit screen, tap the < icon.



6.2 Transaction Status Details

- Detail of searched transaction will include:
 - Transfer Information
 - Source Information
 - Beneficiary Information
 - Amount
 - Additional Information
 - Instruction Mode
- Cancel/exit screen, tap the < icon.



6.1.2 Types of transaction that can be searched on BizChannel@CIMB Mobile App

| TYPE OF TRANSACTION | | |
|-----------------------------|-----------------------|-------------------------|
| In-House Transfers | Non AG Bulk Payment | Cheque Book Request |
| Domestic Transfers (IBG) | 1GFMAS Bulk Payment | Direct Debit – CIMB |
| Domestic Transfers (RENTAS) | 1GFMAS Salary Payment | CIMB DD Mandate Upload |
| Cashier's Order | 1SPEKS Bulk Payment | CIMB DD Mandate |
| Demand Draft | Bulk Payment | Direct Debit – My Clear |
| Telegraphic Transfers | Payroll | GST Payment |
| Bill Payments | ZAKAT | GST Payment Upload |
| Bill Payments Upload | SOCSCO | |
| FPX Payment | EPF | |
| AG Bulk Payment | LHDN | |

For further enquiries, please contact our Business Call Centre at **1300 888 828** between 8AM to 7PM from Monday to Friday or 8AM to 5PM on Saturday (excluding public holidays) or email to mybusinesscare@cimb.com.