

## FREQUENTLY ASKED QUESTIONS (FAQ)

### GENERAL

#### 1. Can a business apply for CIMB Debit Mastercard?

Yes, CIMB Debit Mastercard will be issued to you for your business when you apply for it upon opening of a Current Account/Current Account-i (“Current Account”) online or by visiting any of your nearest CIMB Bank Berhad/CIMB Islamic Bank Berhad (“CIMB”) branches.

For an existing CIMB current accountholder, visit your nearest CIMB branch to apply for CIMB Debit Mastercard.

#### 2. What documents do I need to bring for CIMB Debit Mastercard application?

Type of Business	Required Documents
Sole Proprietorship	NRIC/Identity documents of the sole proprietor
Partnership	Partnership mandate form
Company ( <i>Sdn Bhd</i> or <i>Berhad</i> )	Certified board resolution
Governmental Bodies	Certified board resolution or minutes of meeting (whichever is applicable)

Kindly note that the signing condition for the Current Account must be:

- ‘Singly’ for Sole Proprietorship
- ‘Anyone to sign’ for Partnership, Company, Governmental Bodies.

#### 3. How many CIMB Debit Mastercard(s) will be issued once we open a current account?

Each Current Account will be issued with one (1) CIMB Debit Mastercard.

#### 4. What is my daily transaction limit?

<u>Type of Transaction</u>	<u>Default Limit (RM)</u>	<u>Maximum Limit (RM)</u>
ATM withdrawal	10,000	10,000
Point-of-sale (POS) spending	10,000	20,000
Interbank Fund Transfer (IBFT)	Not applicable	30,000

You may change the daily transaction limit in multiples of RM1,000 up to the maximum limit at any CIMB Branches.

#### 5. What are the security features of CIMB Debit Mastercard?

- Secure Chip and PIN technology protects your Current Account details and money;
- SMS alerts are sent to your mobile phone number registered with CIMB at no extra cost whenever a transaction of RM300 or more is made on your CIMB Debit Mastercard; and
- One-Time Password (OTP) Authentication Code is sent via SMS to verify any online transaction at participating 3D Secure merchants.

#### 6. How can I view my CIMB Debit Mastercard transactions?

You may subscribe to BizChannel@CIMB online banking service for businesses at <http://www.cimb-bizchannel.com.my/index.php?ch=srvpack> to view your transactions online.

Registration for CIMB Clicks is not applicable to Partnership, Private Limited Companies (*Sdn Bhd*), Public Limited Companies (*Berhad*) and Government Bodies, as CIMB Clicks is an online platform for individual / sole proprietorship customers to manage their account(s).

## 7. What should I do if my CIMB Debit Mastercard is lost or stolen?

Please call us at +603 6204 7788 (local or overseas) or visit any CIMB branch to make a report immediately when you discover that your CIMB Debit Mastercard has been lost or stolen.

## 8. Why was my transaction declined when I used my CIMB Debit Mastercard?

- If your Current Account which is linked to the CIMB Debit Mastercard has insufficient funds, your payment/transaction will be declined. To avoid this, please ensure sufficient balance is available in your Current Account.
- Pre-authorisation holding amount from a recent transaction (refer to FAQs 9 and 10 for more information), may cause a temporary reduction of available balance in the Current Account. To avoid this, please ensure sufficient balance is available in your Current Account.
- Your transaction amount exceeds your daily transaction limit.
- POS function on your CIMB Debit Mastercard is disabled.
- The Card-Not-Present transaction function ("CNP") (for e.g. non-3D secure online transaction or, mail order or telephone order transaction) is disabled.
- If your transaction is declined overseas, you may not have activated the overseas usage function.

To activate POS, CNP and/or overseas usage functions, please call us at +603 6204 7788 (local or overseas) or visit your nearest CIMB branch.

## PRE-AUTHORISATION

### 9. What is a pre-authorisation?

Pre-authorisation is not a charge and no funds are debited from the card account, but the available balance on the card is temporarily reduced by the pre-authorisation amount. The actual amount for the respective transaction will be debited from your account and the pre-authorisation amount will be released in to your account, within 3 calendar days, upon settlement by the merchant.

### 10. When will pre-authorisation be performed on my Current Account?

A pre-authorisation is a temporary hold of a specific amount from the available balance on your CIMB Debit Mastercard. This will be applicable but not limited to the transactions below:

(a) at a self-service/outdoor pump (automated fuel dispenser) at a petrol station	<p>When you use your card at an automated fuel dispenser (self-service pump) at a petrol station, the automated fuel dispenser will authorise the fuel transaction of RM200 before you can start pumping fuel into your vehicle. This is performed by sending a pre-authorisation amount on the payment card to CIMB. To avoid this, you may make payment at the cashier using your CIMB Debit Mastercard.</p> <p>Pre-authorisation amount holding will not be applicable for PETRONAS automated fuel dispenser.</p>
(b) upon check-in at a hotel	<p>The pre-authorisation amount varies depending on the duration of stay. The pre-authorisation amount will be released once the actual amount for the hotel stay has been confirmed and charged by the respective merchant.</p>

## CONTACTLESS PAYMENT/TRANSACTION

### **11. Can I use my CIMB Debit Mastercard for contactless payment/transaction?**

Yes, your CIMB Debit Mastercard is enabled with contactless function and you can use it for contactless payment for retail transactions below RM250 at merchant which displays *Mastercard* or *MyDebit* contactless logo.

### **12. How do I use my CIMB Debit Mastercard for contactless payment/transaction?**

After the merchant has entered the transaction amount at its POS terminal, all you need to do is to tap or wave your CIMB Debit Mastercard within 4cm from the contactless card reader. Your CIMB Debit Mastercard will only be charged once for the particular transaction even if you have accidentally tapped or waved it on the contactless card reader more than once.

If the contactless card reader detects more than one payment cards, it will not complete the payment/transaction. To complete the payment/transaction, please ensure that the CIMB Debit Mastercard is removed from your wallet and tap it on the contactless card reader.

### **13. Is contactless payment/transaction secure?**

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.

### **14. Can I disable the contactless payment/transaction function on my CIMB Debit Mastercard?**

Yes, you may do so at any of our ATMs as follows:

- Step 1: Insert CIMB Debit Mastercard
- Step 2: Choose preferred language and key in 6-digit PIN number
- Step 3: Choose "Others"
- Step 4: Select ATM/Debit/Credit Card related
- Step 5: Select Debit Card
- Step 6: Select Set Contactless Transaction
- Step 7: Select Deactivate
- Step 8: Enter your business/company registration no.
- Step 9: Transaction accepted with printed receipt

### **15. Can I reduce my daily limit for contactless transaction on my CIMB Debit Mastercard?**

Yes, you can reduce your contactless transaction total daily limit of your CIMB Debit Mastercard via any of our ATMs as follows:

- Step 1: Insert CIMB Debit Mastercard
- Step 2: Choose preferred language and key in 6-digit PIN number
- Step 3: Choose "Others"
- Step 4: Select ATM/Debit/Credit Card related
- Step 5: Select Debit Card
- Step 6: Select Set Contactless Transaction Limit
- Step 7: Enter the limit
- Step 8: Enter your business/company registration no.
- Step 9: Transaction accepted with printed receipt

The contactless retail transaction daily limit can be reduced/increased in multiples of RM50. However, the total contactless transaction permitted on daily basis is RM1,000 (default maximum amount) or RM50 (minimum amount).

## OVERSEAS TRANSACTION

### **16. Can the CIMB Debit Mastercard be used overseas?**

Yes. However, before using your CIMB Debit Mastercard overseas for retail transaction or ATM withdrawal, please activate the overseas usage function, at any CIMB branches or call us at +603 6204 7788 (local or overseas).

### **17. Would it be the same PIN for overseas CIMB Debit Mastercard usage?**

Yes, you will be using the same 6-digit PIN. For countries that have not yet migrated to PIN system, your signature will still be required for verification when you make payment using your CIMB Debit Mastercard.

### **18. When I tried to use CIMB Debit Mastercard overseas, I was unable to key in 6-digit PIN as the terminal only allows 4 digits PIN. What should I do?**

Although the standard PIN in Malaysia consists of 6 digits, the standard PIN in other countries may consist of 4 digits. Therefore, it is possible that you may encounter a problem using your CIMB Debit Mastercard at an overseas point-of-sale terminal if the terminal only accepts 4-digit PIN. In such instances, you will need to:

- (i) ask the merchant to bypass the PIN entry and proceed to make payment via signature verification;  
or
- (ii) use alternative payment method if the merchant is unable to bypass PIN verification.

### **19. What are my responsibilities for my CIMB Debit Mastercard?**

You are responsible to:

- Notify CIMB as soon as you discover that your CIMB Debit Mastercard is lost or stolen or there is any unauthorised use of your CIMB Debit Mastercard.
- Keep your CIMB Debit Mastercard, PIN, online banking ID and password safe at all times.
- Avoid sharing the details of your Current Account, CIMB Debit Mastercard, PIN or TAC information via phone, SMS or email to anyone who pose as bank officer or regulator. CIMB bank officers or regulators will never ask for those details over the phone, SMS or email.

### **20. How do I report suspicious transactions?**

If you notice a suspicious transaction, you should immediately notify CIMB:

- Upon discovering an unauthorized transaction or security of your PIN may have been compromised;
- Upon receiving an SMS alert on transaction performed on your CIMB Debit Mastercard for an unauthorized transaction.