

FREQUENTLY ASKED QUESTION (FAQ) CIMB SALARY ACCOUNT

CIMB Salary Account

1. What is the CIMB Salary Account?

The CIMB Salary Account is a savings account for customers to receive their salaries through CIMB Bank and it comes with complimentary group term takaful coverage (“Takaful Coverage”), subject to eligibility criteria.

2. Am I automatically recognized as a CIMB@Work customer when I open this account?

No. You are automatically enrolled in the CIMB@Work programme but your acceptance as a CIMB@Work Customer is subject to meeting the CIMB@Work eligibility requirements in the [CIMB@Work Terms and Conditions](#).

3. How can I open my CIMB Salary Account?

You can visit any CIMB branches nearest to you to open a CIMB Salary Account. Locate the nearest CIMB branch [here](#).

4. Is the CIMB Salary Account protected by PIDM?

Yes. CIMB Salary Account is protected by PIDM up to RM250,000 per depositor.

5. How can I enjoy the Takaful Coverage?

CIMB Salary Account holders who meet the below eligibility criteria will enjoy the complimentary Takaful Coverage - Group Term Takaful (GTTTCW) Plan.

- a) have been successfully accepted as a CIMB@Work Customer (as defined in the CIMB@Work Terms and Conditions for Employees); and
- b) are between eighteen (18) and sixty-nine (69) years of age (both inclusive), based on their age on the last birthday; and
- c) maintain a monthly average balance (“**MAB**”) of at least RM2,500 in their CIMB Salary Account.

Account holders who meet the eligibility criteria are referred to as the “**Eligible Account holders**” or “**Person Covered**”. Kindly note that the Takaful Coverage is not available for customers to purchase.

6. Can I open more than one (1) CIMB Salary Account?

Yes, you may open more than one (1) CIMB Salary Account but you are entitled to only one (1) Takaful Coverage regardless of number of accounts you hold.

Benefits of Takaful Coverage

7. What is this Takaful Coverage?

This Takaful Coverage is provided under a Group Term Takaful plan managed by Sun Life Malaysia Takaful Berhad (“**SLMT**”), in which Eligible Account holders will be entitled to a lump sum payment ranges from RM5,000 to RM200,000 if diagnosed with any one of the thirty-six (36) covered critical illnesses (“**CI**”), or in the event of death or total and permanent disability (“**TPD**”), subject to the terms and conditions of the Takaful Coverage.

The CI, Death or TPD coverage amount in any specific month shall be based on the Monthly Average Balance (“**MAB**”) in the Eligible Account holder’s CIMB Salary Account two (2) months prior to that month, as outlined below. Accordingly, the coverage amount may vary monthly.

Monthly Average Balance (MAB)	Critical Illness / Death / TPD Coverage (Lump Sum Payment)
≥ RM100,000	RM200,000
RM50,000 - < RM100,000	RM100,000
RM30,000 - < RM50,000	RM60,000
RM20,000 - < RM30,000	RM40,000
RM10,000 - < RM20,000	RM20,000
RM5,000 - < RM10,000	RM10,000
RM2,500 - < RM5,000	RM5,000

8. How is the Takaful Coverage amount determined?

The coverage amount for CI, Death or TPD is based on the Monthly Average Balance (“**MAB**”) in the CIMB Salary Account two (2) months prior to the event date (Death or diagnosis of CI or TPD). For example, the Takaful Coverage amount in July 2026 is based on May 2026 MAB.

9. How is the Monthly Average Balance (MAB) calculated?

MAB is calculated by:

$$\frac{\text{Sum of daily end of day balances for the month in the CIMB Salary Account}}{\text{Number of days for the month}}$$

Example: for the month of May, MAB is calculated as follows:-

$$\frac{\text{Sum of daily end of day balances in the CIMB Salary Account for the month of May}}{31 \text{ days}}$$

10. If I have multiple CIMB Salary Accounts, how is my Monthly Average Balance (MAB) calculated?

The MAB is based on the combined total MAB of all active CIMB Salary Accounts under the same customer. Kindly note that the MAB calculation is only applicable to principal account holders and not applicable to secondary account holders.

11. When does my Takaful Coverage start?

Eligible Account holders will be enrolled for Takaful Coverage on the 1st day of the third month (T+2 months) after meeting all eligibility criteria. As an example, Customer A satisfies the eligibility criteria on 16 June 2026 (T month), therefore his/her Enrollment Date for the Takaful Coverage is on 1 August 2026 (T+2 months).

A **three (3) month waiting period** applies from each Enrollment Date, including the initial enrollment and any reenrollment following cancellation. During this waiting period, no benefits will be payable if the Eligible Account Holder dies or suffers from TPD due to natural causes or is diagnosed with a covered Critical Illness.

Therefore, in this example, Customer A's Takaful Coverage will commence on 1 November 2026 and Customer A will be eligible to make claims thereafter.

12. Is there a waiting period?

Yes. A three (3) month waiting period applies from each Enrollment Date, including the initial enrollment and any reenrollment following cancellation.

13. How is my Takaful payout calculated if I claim for CI, TPD or Death?

The Takaful Coverage provides one total shared coverage amount, not separate amounts for each benefit. This means the same coverage amount (based on your CIMB Salary Account Monthly Average Balance two months prior) applies to CI, TPD and Death benefits.

Any payout made under the Covered CI benefit, such as for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, or a partial TPD claim due to reaching the maximum aggregate limit of RM2,000,000, will reduce the remaining coverage available for the other benefits.

To help you understand, here are the possible scenarios:

- **Scenario A: CI claim happened in October 2026.**

Customer is diagnosed with CI while the active coverage amount (i.e. sum covered) is RM100,000, the full amount is paid out and Takaful certificate terminates immediately after full payout.

Month	Item	Details
October 2026	Sum Covered	RM100,000
	CI Claim Paid	RM100,000
	Remaining Coverage Amount	RM0
	Takaful Coverage Status	Takaful certificate will be terminated after full payment of Sum Covered. Customer will not be eligible for re-enrolment in subsequent years.

Note: For CI claim, advance written notice of critical illness claim for which a claim will be submitted shall be given to SLMT within 30 days from the date of diagnosis of the critical illness by the person covered. Failure to give SLMT written notice within 30 days from the date of diagnosis of the critical illness will not invalidate any claim if it can be proven not to have been reasonably possible to give such notice and this notice must be given to SLMT within twelve (12) months from the date of diagnosis of the critical illness.

- **Scenario B: Angioplasty and Other Invasive Treatments for Coronary Artery Disease claim happens in October 2026.**

Customer is diagnosed with Angioplasty and Other Invasive Treatments for Coronary Artery Disease while the active coverage amount (i.e. sum covered) is RM100,000, however only partial of the payout amount is claimed. Since the Angioplasty benefit claim **did not** exhaust the sum covered, the Takaful coverage remains active and the customer enjoys the **new higher coverage amount** starting November 2026 as he increased his MAB in CIMB Salary Account.

Month	Item	Details
October 2026	Sum Covered	RM100,000
	Angioplasty Claim Paid	RM10,000 (10%, subject to a maximum of RM25,000)
	Remaining Coverage Amount	RM90,000
November 2026	Upgraded Sum Covered	RM200,000
	Remaining Coverage Amount	RM200,000 – RM10,000 = RM190,000
	Takaful Coverage Status	Since the CI claim did not exhaust the sum covered, the Takaful coverage remains active and the customer enjoys the new higher coverage amount starting November 2026.

Note:

- Accelerated critical illness (ACI) payout, for example, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, will permanently reduce the remaining amount of your one total shared coverage amount.*
- For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the benefit payable is limited up to 10% of sum covered and subject to a maximum of RM25,000.*

- **Scenario C: Full TPD claim in December 2026 after earlier Angioplasty and Other Invasive Treatments for Coronary Artery Disease claim.**

Customer claimed Angioplasty benefit in October 2026 of RM15,000 and wants to claim TPD in December 2026. Since the earlier Angioplasty benefit payout was RM15,000, the TPD claim payable is RM185,000.

Month	Item	Details
December 2026	Sum Covered	RM200,000
	Earlier Angioplasty Claim Paid (October 2026)	RM15,000
	TPD Claim Paid	RM200,000 – RM15,000 = RM185,000
	Remaining Coverage Amount	RM0
	Takaful Coverage Status	Takaful certificate will be terminated after full payment of Sum Covered. Customer will not be eligible for re-enrolment in subsequent years.

Note: For TPD claim, advance written notice of injury or sickness for which a claim will be submitted shall be

given to SLMT within 30 days after the date of occurrence of such disability by the person covered. Failure to give notice within 30 days after the date of occurrence of such disability will not invalidate any claim if it will be shown not to have been reasonably possible to give such notice and this notice must be given to SLMT within twelve (12) months after the date of occurrence of such disability.

- **Scenario D: Customer is untagged from CIMB@Work.**

Customer dies in October 2026. Customer's employer stopped crediting salary for November 2026, customer was untagged as CIMB@Work in February 2027. In March 2027, customer's family submits a claim for Death to SLMT. Death claim payable to the customer's family would be based on the sum covered on the month of death occur. CIMB@Work status will not affect the claim amount. In this scenario, the family would be paid RM200,000.

Month	Item	Details
October 2026	Sum Covered	RM200,000
	Customer Passes Away	
February 2027	Customer is untagged from CAW	
March 2027	Death claim paid to customer's family	RM200,000
	Takaful Coverage Status	Takaful certificate will be terminated after full payment of Sum Covered.

Note: For death claim, upon occurrence of death immediately, please furnish SLMT with all information necessary to determine whether the benefit is payable, at no expense to SLMT, within a period of 30 days from the date of death. Failure to give SLMT written notice within 30 days from the date of death will not invalidate any claim if it can be proven not to have been reasonably possible to give such notice and this notice must be given to SLMT within twelve (12) months from the date of death.

- **Scenario E: Customer claimed for Angioplasty and Other Invasive Treatments for Coronary Artery Disease and MAB dropped after.**

Customer claimed for Angioplasty benefit of RM10,000 during October 2026. In December 2026, customer's sum covered dropped to RM10,000 causing the remaining coverage amount for December 2026 to be RM0. If customer submits a claim during December 2026, the customer will not have any payout and their Takaful certificate will be terminated. Customer will not be enrolled again in subsequent years.

Month	Item	Details
October 2026	Sum Covered	RM100,000
	Angioplasty Claim Paid	RM10,000 (10%, subject to a maximum of RM25,000)
	Remaining Coverage Amount	RM90,000
December 2026	Downgraded Sum Covered	RM10,000
	CI Claim Paid	The claim payout will be RM0 , as the Downgraded Sum Covered will be deducted from the Angioplasty claim payout in October 2026.
	Takaful Coverage Status	Customer's coverage will remain in force if THERE IS NO Death / TPD / CI CLAIM being made in October 2026. If there is a claim made in December 2026, the customer will not have any payout and their

		Takaful certificate will be terminated. Customer will not be eligible for re-enrolment in subsequent years.
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Note: The coverage amount = Most recent sum covered – total claimed amount.

- Scenario F: Customer already claimed Angioplasty and Other Invasive Treatments for Coronary Artery Disease then claims other CI after.**

Customer claimed for Angioplasty benefit of RM10,000 during October 2026. In December 2026, customer claim for CI benefit. A lump sum payment of the remaining covered amount will be payable to the customer.

Month	Item	Details
October 2026	Sum Covered	RM100,000
	Angioplasty Claim Paid	RM10,000 (10%, subject to a maximum of RM25,000)
	Remaining Coverage Amount	RM90,000
December 2026	Upgraded Sum Covered	RM200,000
	CI Claim Paid	The claim payout will be RM190,000 , as the Upgraded Sum Covered will be deducted from the Angioplasty claim payout in October 2026.
	Takaful Coverage Status	Takaful certificate will be terminated after full payment of Sum Covered. Customer will not be eligible for re-enrolment in subsequent years.

- Scenario G: Customer has existing SLMT contracts/certificates provided RM1,900,000 in TPD coverage.**

Customer has existing SLMT contracts/certificates providing RM1,900,000 in TPD coverage. The customer previously received RM1,900,000 in TPD claim payouts. In October 2026, the customer submits a new claim under the CIMB Salary Account Group Term Takaful with a sum covered of RM150,000.

Based on the aggregate limit of RM2,000,000 for the TPD benefit payable on each person across all group contracts or certificates issued by SLMT, only RM100,000 is payable.

Month	Item	Details
October 2026	Previous TPD Claim Paid under customer's existing SLMT contracts/certificates	RM1,900,000
	Sum Covered (CIMB Salary Account Group Term Takaful)	RM150,000
	TPD Claim Payable	RM2,000,000 – RM1,900,000 = RM100,000
	Takaful Coverage Status	After TPD claim, customer's coverage will remain in force with remaining RM50,000 applicable to future Death or CI claim.

14. What is Accelerated Critical Illness (ACI)?

Accelerated Critical Illness (ACI) is a benefit that pays out part of your coverage in advance when you are diagnosed with a covered critical illness. Because the ACI payout is taken from your existing total coverage amount, it permanently reduces your remaining death / TPD / CI benefit. For example, if you make an ACI claim for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, the amount paid will be deducted from your one total shared coverage amount, reducing the balance available for future claims.

15. How long does my Takaful Coverage continue?

Your coverage continues until you reach 70 years old (on the monthly anniversary following your 70th birthday).

16. What is the definition of pre-existing condition (PEC)?

Pre-existing condition (PEC) means any injury, illness, condition, injury or symptom that existed prior to the Takaful Coverage commencement date. A Person Covered may be considered to have reasonable knowledge of a pre-existing illness where the condition is one, for which:

- a) treatment, medication, advice or diagnosis has been sought or received;
- b) an ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health; or
- c) the person covered knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.

16. What is not covered under this Takaful Coverage?

For Death, the below shall not be payable for:

- Death due to suicide (sane or insane) within the first 12 months from the Takaful Coverage commencement date.
- Death due to pre-existing condition (PEC) within the first 12 months from the Takaful Coverage commencement date.

This death exclusion shall not be applicable after the first year of cover.

For TPD, the below shall not be payable for:

- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the person covered is in an aircraft operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;
- Being under the influence of intoxicating liquor, intoxicating substance, any narcotic or drugs;
- Attempted suicide (while sane or insane), immorality or intentional self-injury;
- Involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;
- Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complications, infection by Human Immunodeficiency Virus (HIV), except for AIDS due to blood transfusions;
- Participation in any hazardous sports or pastime, including but not limited to aerial activity, rock climbing or mountaineering, underwater activities, racing of any type other than on foot, etc.; or
- Pre-existing condition (PEC) within the first twelve (12) months from the certificate commencement date. This PEC exclusion shall not be applicable after the first year of cover.

For CI, the below shall not be payable for:

- Pre-existing condition (PEC)
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the person covered is in an aircraft operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;
- being under the influence of intoxicating liquor, intoxicating substance, any drugs or narcotic;
- involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;
- Acquired Immuno-deficiency Syndrome (AIDS), AIDS related complications, infection by Human Immunodeficiency Virus (HIV), except for AIDS due to blood transfusions; or
- attempted suicide (whether sane or insane), or intentional self-injury.

17. Does the Takaful Coverage provide worldwide coverage?

Yes. This Takaful does not restrict coverage to Malaysia only. There are no geographical limitations for Death, TPD, or Critical Illness benefits, and claim procedures include guidance for deaths occurring overseas.

18. Will the payment of all benefits be made to Person Covered?

Payment for all benefits, except the death benefit, will be made to the Person Covered. For death claims, payment will be made to the nominated beneficiary, or if there is no nominee, to the legal representative/rightful claimant of the deceased.

19. How do I nominate a nominee?

To nominate a nominee to receive the takaful benefit payable upon your death, either as an executor (wasi) or a beneficiary under conditional hibah, you must:

- Complete the Sun Life Malaysia nomination form which can be downloaded from the Sun Life Malaysia website at [Nomination-Form-Takaful](#); and
- Submit the completed nomination form (scanned copy or clear photo), together with the relevant supporting documents as specified in the form to Sun Life Malaysia via email at policy.admin@sunlifemalaysia.com.

Kindly note that you may submit a new nomination form at any time should you wish to amend your nominee.

Others

20. Do I need to have a CIMB Salary Account to enjoy the complimentary Takaful Coverage?

Yes, you will need to be a CIMB Salary Account holder and fulfill the Eligibility Criteria as stated in Question 5 above.

21. Can I transfer the Takaful Coverage to another person?

No, the Takaful Coverage is awarded to the Eligible Account holder and cannot be transferred to another person.

22. When will the Takaful Coverage be terminated?

Person Covered's Takaful Coverage will be terminated immediately when any of the following events occur:

- a) Upon death of the person covered;
- b) Upon payment of Death/TPD/CI benefit on person covered, if it is equal to the sum covered for death benefit. In case the TPD/CI benefit payable is less than the sum covered for the death benefit, this certificate of takaful will not be terminated and will be continued for the remaining death benefit coverage;
- c) Upon the person covered ceases to be eligible under this certificate of takaful;
- d) Upon surrender of this certificate of takaful;
- e) Upon cancellation of this certificate of takaful; or
- f) Upon the benefit end date of this certificate of takaful as notified by Sun Life Malaysia Takaful Berhad.

Servicing & Claims

23. Where can I get further information regarding this Takaful Coverage?

For General Enquiries and Coverage Information:

Please visit CIMB website for more information.

Should there be any queries, feedback, concern or requirement of additional information, please contact or write in to Sun Life Malaysia Takaful Berhad:

Address : Sun Life Malaysia Takaful Berhad 200501012215 (689263-M),
Level 11, 338 Jalan Tuanku Abdul Rahman,
50100 Kuala Lumpur

Telephone No. : 1300-88-5055

E-mail : wecare@sunlifemalaysia.com

Website : <https://www.sunlifemalaysia.com/contact-us/enquiry-form/>

For Claim and Related Matters:

Please contact Sun Life Malaysia Takaful Berhad Customer Service via e-mail wecare@sunlifemalaysia.com or at 1300-88-5055.

24. What do I need to do if there are changes to my personal details?

It is important that you inform CIMB of any change in your contact details. You may login to CIMB Clicks website > select 'Update Profile' > 'Update Contact Details.' You may request to update your personal details by contacting CIMB Customer Resolution Unit via e-mail at contactus@cimb.com or at +603-6204 7788.

25. How do I file for a Takaful Coverage claim?

To file a **Takaful Coverage** claim, kindly refer to the below.

(a) Notification of Claim

All written notice of claim shall be given to:

**Sun Life Malaysia Takaful Berhad 200501012215 (689263-M),
Claims Department,**

Level 7, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur.

Client Careline No. : 1300-88-5055

Email : wecare@sunlifemalaysia.com

Website : <https://www.sunlifemalaysia.com/client-care/make-a-claim>

(b) Claim Procedure

Kindly refer to the Takaful Certificate for detailed instructions on claim submission and the required supporting documents.

26. What is the maximum cut-off time for claim submission?

The person covered or his/her legal representative must give written notice of claim to SLMT head office within 30 days from the date the covered event (i.e. Death/TPD/CI) happens. Failure to give SLMT written notice within 30 days from the date the covered event happens will not invalidate any claim if it can be proven not to have been reasonably possible to give such notice and this notice must be given to us within 12 months from the date the covered event happens.

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