

## Frequently Asked Questions

### 1. How can I apply for CIMB My Debit Mastercard?

CIMB My Debit Mastercard is not offered by the Bank for new customers.

### 2. Can the CIMB My Debit Mastercard be used overseas?

Yes. However, before using your CIMB My Debit Mastercard overseas for shopping or ATM withdrawal, please activate the overseas usage function via ATM, any one of our branches or Consumer Contact Centre.

You will be using the same 6-digit PIN for your overseas usage. For those countries that have not yet migrated to PIN will still require you to sign for verification in order to use your CIMB My Debit Mastercard for payment.

Although standard PIN in Malaysia has 6 digits, the standard in many overseas markets is 4 digit PIN. It is possible that if you travel overseas, you may encounter a problem using your CIMB My Debit Mastercard 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.

### 3. 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 the CIMB My Debit Mastercard to avoid the pre-authorisation holding.
- At the local PETRONAS outdoor pump:
  - There will be no pre-authorisation amount charged; and
  - You are required to key in your 6-digit PIN at the terminal
- Hotels charge at 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.

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

The CIMB My Debit Mastercard is enabled with 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.

### 5. What security features does the CIMB My Debit Mastercard possess?

- Secure Chip and PIN technology protects our account details and money.
- SMS alerts are sent to your mobile phone at no extra cost to you to the registered mobile phone number with the Bank whenever a purchase amount of at least RM300 is made on your CIMB My Debit Mastercard.

- One-Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating 3D Secure merchants.

#### **6. Why is my purchase declined?**

- There is insufficient funds in your CIMB My Savers Account that is linked to the CIMB My Debit Mastercard. You will need to top up funds in your account.
- There is 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 spending limit either via [ATM](#) or [CIMB Clicks](#).
- The Point-of-Sale function on your CIMB My Debit Mastercard is disabled. To activate this function, click [here](#) for the self help guide.
- The non-3D secure online transactions, mail order or telephone order transactions (CNP: Card-Not-Present) on your CIMB My Debit Mastercard may be disabled. You can call us at +603 6304 7788 (local or overseas) to opt-in.
- If your transactions are declined overseas, you may have not activated the Overseas Flag. To activate this function, click [here](#) for the self help guide.

#### **7. Can I use my CIMB My Debit Mastercard for Contactless retail payment / transaction?**

Your CIMB My Debit Mastercard is enabled with contactless feature. Whenever you see the Mastercard or MyDebit contactless logo at the Retailer or Merchant's Point of Sales terminals, you can tap your card on the contactless reader. For retail transactions below RM250, your PIN or signature is not required.

#### **8. How can I use my CIMB My Debit Mastercard for Contactless retail payment / transaction?**

- The Retailer or Merchant's Point of Sales terminals must be able to accept Mastercard or MyDebit contactless payment.
- Your CIMB My Debit Mastercard has 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.
- Even if your CIMB My Debit Mastercard 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 once card and will not complete the payment. You will need to perform the transaction again. Please ensure you only use the intended card from your wallet and have it tapped at the reader.

**9. Can I disable the Contactless payment / transaction method on my CIMB My Debit Mastercard?**

If you wish to disable the Contactless payment / transaction method on your CIMB My Debit Mastercard, you can disable it at any of our ATMs or you can call us at +603 6204 7788 (local or overseas).

**10. Is the Contactless payment / transaction method on my CIMB My Debit Mastercard 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 My Debit Mastercard?**

You can reduce the Contactless transaction total daily limit on your CIMB My Debit Mastercard via any of our ATMs.

**12. What should I do if my CIMB My Debit Mastercard is lost or stolen?**

Please call us at +603 6204 7788 (local or overseas) or visit any CIMB Bank branch to make a report immediately after finding out that your CIMB My Debit Mastercard is lost or stolen.

**13. What are my liabilities as a CIMB My Debit Mastercard cardholder?**

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

- Acted fraudulently;
- Delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorised use of your CIMB My Debit Mastercard;
- Voluntarily disclosed your PIN to another person; or
- Recorded your PIN on the CIMB My Debit Mastercard; or on anything kept in close proximity with you CIMB My Debit Mastercard.

**14. 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 reasonable practicable after having discovered the loss or unauthorised use of your CIMB My Debit Mastercard;
- Left your CIMB My Debit Mastercard or an item containing your CIMB My Debit Mastercard, unattended in places visible and accessible to others; or
- Voluntarily allowed another person to use your CIMB My Debit Mastercard.