

Frequently Asked Questions

CIMB Debit Mastercard

1. How can I apply for CIMB Debit Mastercard?

Simply visit any CIMB Islamic Bank branch that is co-located with CIMB Bank branch near to you to open an Islamic savings/current account with us, which will be linked to your CIMB Debit Mastercard. If you are an existing CIMB Islamic savings / current accountholder holding a CIMB Islamic ATM / BankCard, you are required to upgrade to the CIMB Debit Mastercard at no charge. You will be issued the CIMB Debit Mastercard instantly upon application.

2. Can CIMB Debit Mastercard be used overseas?

Yes. However, before using your CIMB 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 Debit Mastercard for payment.

Although the standard PIN in Malaysia is 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 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 fees and charges for overseas transaction?

Please refer to our debit card fees and charges webpage at

<https://www.cimb.com.my/en/business/help-and-support/rates-charges/interest-rates-charges/fees-charges/debit-cards.html>

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

- 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 calendar days. You may opt to pay at the cashier with the CIMB Debit Mastercard to avoid the pre-authorisation holding.
- At the local PETRONAS or PETRON petrol stations:
 - there will be no pre-authorisation amount charged; *and*
 - 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 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 or via CIMB Clicks.

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

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

- Secure Chip and PIN technology protects your account-i 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 RM1,000 is made on your CIMB Debit Mastercard.
- 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 is insufficient funds in your Islamic savings/current account that is linked to the CIMB Debit Mastercard. You will need to top up funds in your account-i.
- 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-i.
- Your purchase amount exceeds your chosen daily spending limit. You can opt to change your spending limit either via CIMB ATM or CIMB Clicks.
- The Point-of-Sale function on your CIMB Debit Mastercard is disabled. To activate this function, you can do it via CIMB ATM or any CIMB branches nationwide.
- The non-3D secure online transactions, mail order, or telephone order transactions (CNP: Card-Not-Present) on your CIMB Debit Mastercard may be disabled. You can call us at +603 6204 7788 (local or overseas) to opt-in.
- If your transactions are declined overseas, you may not have activated the Overseas Flag. To activate this function, you can do it via CIMB ATM, CIMB Clicks, any CIMB branches nationwide or call us at +603 6204 7788.

8. Why the posting date in account different from the actual transaction/purchase date?

Transaction/purchase date refers to the date when a purchase or transaction is made.

Posting date refers to the date where the transaction is debited from your account upon settlement made by merchant.

As merchants may make the settlement a few days after the date of the transaction, hence the posting date may be different from the transaction date.

9. Can I use my CIMB Debit Mastercard for Contactless retail payment / transaction?

Your CIMB 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.

10. How can I use my CIMB 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 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 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 one 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.

11. Is the Contactless payment / transaction method on my CIMB 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.

12. Can I reduce the Contactless transaction total daily limit on my CIMB Debit Mastercard?

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

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

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

14. 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 Islamic Bank branch to make a report immediately after finding out that your CIMB Debit Mastercard is lost or stolen.

15. What are my liabilities as a CIMB 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 Debit Mastercard;
- voluntarily disclosed your PIN to another person; *or*
- recorded your PIN on the CIMB Debit Mastercard; or on anything kept in close proximity with your CIMB Debit Mastercard.

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 Debit Mastercard;
- left your CIMB Debit Mastercard or an item containing your CIMB Debit Mastercard, unattended in places visible and accessible to others; *or*
- voluntarily allowed another person to use your CIMB Debit Mastercard.

16. How do I check the refund status for my transactions?

You may check your refund status from your account history or statement. For refunds, the transaction description will appear as "AUTOPAY CR DC RF". Refund will be credited to your account within 14 days after the refund request has been approved.

17. Why is the refunded amount for overseas transaction different from the amount that was debited for the purchase/transaction?

The refund amount for overseas transaction may be different due to difference in the currency conversion rate during the date the transaction was posted.

CIMB Debit Mastercard Renewal

18. When should I renew my CIMB Debit Mastercard?

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

19. Can I renew my CIMB Debit Mastercard after it expired?

Yes, you can renew your CIMB Debit Mastercard after it expired. However, to avoid any usage disruption such as ATM cash withdrawal, please renew before it expires.

20. Will there be any fee to renew my CIMB Debit Mastercard?

No fees will be charged.

21. If my CIMB Debit Mastercard expires, will I be able to perform ATM cash withdrawal or any transaction?

No, you will experience usage disruption once your CIMB Debit Mastercard is expired. Please visit our nearest branch to renew your CIMB Debit Mastercard.

22. If my CIMB Debit Mastercard expires, can I still login to CIMB Clicks and perform transaction(s)?

Yes, you can still login to CIMB Clicks and perform transaction(s). However, we strongly encouraged you to visit your nearest CIMB branch to renew your CIMB Debit Mastercard.

23. How do I renew my CIMB Debit Mastercard?

Visit your nearest CIMB Islamic Bank branch that is co-located with CIMB Bank branch to renew your CIMB Debit Mastercard.

24. I am currently in overseas, how do I renew my CIMB Debit Mastercard?

Please complete the [debit card replacement form for customer abroad or specially-abled](#) and email us at cru@cimb.com or contact our Customer Call Centre at +603 6204 7788 for assistance.

25. I have renewed my CIMB Debit Mastercard, why I am unable to use it on Contactless transaction?

For security purposes, the Contactless transaction will be automatically activated for the replaced/renewed CIMB Debit Mastercard once you have transacted using your PIN.

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

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 Mastercard card number, ATM PIN, read Terms and Conditions and click “Agree & Continue” to access to your existing CIMB Clicks profile.

27. When I log into CIMB Clicks, I was asked to enter my renewed/replaced CIMB Debit Mastercard. Do I need to go through these steps?

Yes, as part of our security measure you will need to enter our existing CIMB Debit Mastercard card number and ATM PIN as your previous card was terminated. This will ensure you will be able to access to your existing CIMB Clicks profile. (*Refer to Q26*)

28. How do I update my new CIMB Debit Mastercard on CIMB Clicks?

All you need to do is:

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