

APPLE WALLET FOR CIMB CREDIT CARD/-i

Frequently Asked Questions (FAQs)

No.	Question	Answer
1.	What is Apple Pay?	Apple Pay is a secure digital wallet by Apple that allows you to store your payment cards and make secure, seamless contactless payments in-store, in app and online.
2.	Who can use Apple Pay?	Apple Pay is available to CIMB Cardholders with supported Apple devices such as iPhone, Apple Watch, iPad, or Mac.
3.	What is the difference between Apple Wallet and Apple Pay?	Apple Wallet is the app where your cards are securely stored, while Apple Pay is the payment feature within Apple Wallet that allows you to make secure, contactless transactions using your eligible Apple devices.
4.	Which CIMB cards are supported on Apple Wallet?	Most CIMB Credit Cards/-i are supported on Apple Pay. The following cards are not supported: 1. CIMB Petronas Visa Infinite-i 2. CIMB Petronas Platinum-i CIMB's Platinum Business Card, Fuel Tanker Card, Debit cards are not supported on Apple Pay.
5.	How do I add my CIMB Credit Card/-i to Apple Wallet?	You can add your CIMB Credit Card/-i to Apple Wallet using any of the following methods: Recommended method <u>via CIMB OCTO App</u> • Open the CIMB OCTO App and select "Add to Apple Wallet." • Follow the on-screen steps to complete verification. Other available methods <u>Apple Wallet via CIMB OCTO App</u> • In Apple Wallet, choose to add a card via CIMB OCTO App. • You will be redirected to the app to complete verification. <u>Tap to add card</u> • Open Apple Wallet and add your credit card via NFC tap. • Your iPhone will securely read the card information and guide you through the setup. <u>Manual entry in Apple Wallet</u> • Open the Apple Wallet app, tap the "+" icon, and enter card details manually. • Cardholder verification is required via SMS OTP or SecureTAC or call to the Contact Centre.

		Note: The SMS OTP will be sent to the principal cardholder's registered mobile number, including for supplementary cards. For a step-by-step guide, visit www.cimb.com.my/ap to learn how to add your CIMB Credit Card/-i to Apple Wallet.
6.	Which devices are compatible with Apple Wallet?	Apple Wallet is supported on compatible Apple devices with the required operating system versions. For the latest list of eligible Apple devices, please refer to https://support.apple.com/kb/HT208531.
7.	What is the maximum number of device(s) that is allowed on a credit card used in Apple Wallet?	Customers are allowed to use the same credit card up to a maximum of 5 Apple devices only.
8.	I have already added my card to Apple Wallet on my iPhone. Can I use the same card on my Apple Watch, or do I need to add it separately?	Yes. Each CIMB Credit Card/-i must be added separately to each Apple device, including Apple Watch, before it can be used for payments via Apple Pay.
9.	If I change my Apple device, do I need to add my card again?	Yes. You will need to add your CIMB Credit Card/-i again to Apple Wallet on your new device before it can be used for payments via Apple Pay.
10.	Can supplementary cardholders use Apple Pay?	Yes. Supplementary cardholders may add and use their own supplementary CIMB Credit Card/-i on Apple Wallet for payments via Apple Pay.
11.	What are the benefits of using CIMB credit cards on Apple Wallet?	Apple Pay allows you to make payments faster, easier, and more securely.
12.	How do I complete a transaction or payment using Apple Pay?	<u>Pay via In-store:</u> Step 1: Look for the contactless symbol at the merchant. Step 2: Activate Apple Pay on your device • iPhone with Face ID: Double-click the side button • iPhone with Touch ID: Double-click the Home button Step 3: Authenticate, then hold your device near the payment terminal to pay. <u>Pay via Apple Watch:</u> Step 1: Double-click the side button on your Apple Watch to activate Apple Pay. Step 2: Hold your Apple Watch close to the payment terminal with the display facing the reader. <u>Pay via Online or in-app:</u> Select Apple Pay at checkout and authenticate via SecureTAC or SMS OTP to complete the transaction. Note: If a transaction cannot be completed using Apple Pay, please use your physical CIMB Credit Card/-i instead.

13.	Are there any fees for using Apple Pay?	No, there are no fees for using Apple Pay.
14.	Can I use Apple Pay overseas?	Yes. Apple Pay can be used overseas at merchants that support contactless payments. Applicable foreign transaction fees may apply. It is recommended to carry your physical CIMB Credit Card/-i when traveling so you can use it at merchants that do not accept contactless payments.
15.	Is Apple Wallet and Apple Pay safe to use?	Yes, it is safe to use. 1. Apple Pay uses built-in security features on your Apple device. 2. Your actual card number is not stored on the device or shared during transactions. 3. Apple Pay transactions trigger notifications in the CIMB OCTO App, allowing you to quickly identify any suspicious activity. Each notification shows the merchant's name and transaction amount. 4. If your Apple device is lost, you can use the Find My feature to lock or erase the device. This will suspend or remove Apple Pay on that device, preventing unauthorised use of your CIMB Credit Card/-i. Please visit our website at www.cimb.com.my/applepay to learn more about Apple Pay.
16.	What should I do if I lose my device that has a CIMB Credit Card/-i in my Apple Wallet?	If your device has been lost or stolen, you can take the following steps to protect your card and prevent unauthorised payments: • Remotely locking your iPhone, iPad or Apple Watch using the Find My app or iCloud.com to mark the device as lost. When a device is placed in Lost Mode, Apple Pay is suspended on that device. • Remotely erase your iPhone or iPad using the Find My app or iCloud.com. This removes all data on the device, including any cards added to Apple Pay. • Placing a temporary block on your physical CIMB Credit Card / Credit Card-i via the Freeze/Unfreeze Credit Card feature in the CIMB OCTO App. Kindly reach out CIMB Consumer Contact Centre at 03-6204 7788 immediately to block your CIMB Credit Card/-i.
17.	What should I do if I lose my CIMB Credit Card/-i?	Please contact CIMB Consumer Contact Centre at 03-6204 7788 immediately to block your card and prevent unauthorised use.
18.	Is there a credit limit in Apple Wallet once CIMB Credit Card/-i is included in the Apple Wallet?	The credit limit is determined by the CIMB Credit Card/-i you added to the Apple Wallet.
19.	Can I manage my credit limit through Apple Wallet?	No. Credit limit management is not available through Apple Wallet. Please contact CIMB Consumer Contact Centre at +603 6204 7788 for any credit limit related requests.

20.	Can I do instalment payment plans with Apple Pay?	Apple Pay itself does not support instalment payments. However, CIMB Credit Card/-i customers can still enjoy instalment options such as Easy Payment Plan (EPP) or Flexi Payment Plan (FPP), depending on merchant availability and transaction eligibility.
21.	Where can I get help if I face technical issues with Apple Wallet or Apple Pay?	For device or Apple Wallet-related technical issues, please visit Apple Support https://support.apple.com/en-gb/apple-pay for more details. For CIMB Credit Card/-i related matters, contact CIMB Consumer Contact Centre at 03-6204 7788.
22.	I am unable to add my CIMB Credit Card/-i onto Apple Pay. What should I do?	If you have received an error message and are unable to complete your card provisioning onto Apple Pay, please contact CIMB Consumer Contact Centre at 03-6204 7788 for further assistance. However, if we are unable to complete your card provisioning due to the problem with your device ID linked to your Apple devices such as iPhones, Apple Watch and iPad, you will need to contact Apple Malaysia at 1800-80-6419 for further support.
23.	How do I remove my card from Apple Wallet?	You can remove your CIMB Credit Card / Credit Card-i from Apple Wallet using the steps below, depending on your device. On iPhone 1. Open the Wallet app and tap the card you want to remove. 2. Tap More, then tap Card Details. 3. Scroll down and tap Remove Card. On iPad 1. Go to Settings, then tap Wallet and Apple Pay. 2. Tap the card you want to remove. 3. Tap Remove Card. On Apple Watch 1. Open the Wallet app on your Apple Watch. 2. Tap the card you want to remove. 3. Scroll down and tap Remove. On Mac with Touch ID 1. Go to System Settings (or System Preferences), then select Wallet and Apple Pay. 2. Select the card you want to remove. 3. Click Remove Card.
24.	How will I know if my Apple Pay transaction is successful?	You will receive an on-screen confirmation on your device once the transaction is completed. Transaction details will also be reflected in your CIMB Credit Card/-i monthly statement.
25.	Where can I view more FAQs about Apple Wallet?	For more information, please visit the Apple Wallet or the Apple Support website.