

CIMB LAZADA PREPAID MASTERCARD ACCOUNT

1. What is the CIMB Lazada Prepaid Mastercard Account?

The CIMB Lazada Prepaid Mastercard Account is an account that you can open online, anytime and anywhere without going into a branch, giving you immediate usage of the account. The features and limitations of this product depending on whether you opened the account as a new CIMB account holder or existing CIMB account holder is set out under Question 3 of this FAQ.

2. How do I apply for a CIMB Lazada Prepaid Mastercard Account?

Application for the CIMB Lazada Prepaid Mastercard is to be made through CIMB Clicks whereby you will choose if you have an existing CIMB Clicks account or if you are new to CIMB Clicks. If you have a CIMB Clicks account, you will be categorized as an existing CIMB Bank Customers with CIMB Clicks. If you do not have a CIMB Clicks account, you will be categorized as a New CIMB Customers with CIMB Clicks i.e. *customers who have just signed up for CIMB Lazada Prepaid Mastercard Account and CIMB Clicks.*

If you have a CIMB Clicks account, you select the option 'I have a Clicks ID' and log into your CIMB Clicks account. Upon submitting your application, you will instantly be issued with a virtual card that is ready for use. A physical card will be delivered to you within two (2) weeks of your application submission.

If you do not have any banking or other accounts with the Bank and/or CIMB Islamic Bank Berhad, you must be a Malaysian citizen with a Malaysian MyKad to be eligible to apply for the opening of the Account.

To apply, you select the option 'I'm new/ Do not have a Clicks ID' and log complete your CIMB Lazada Prepaid Mastercard application. You will then be required to create a CIMB Clicks account so that you may manage your facility. You will instantly be issued with a virtual card but it will not be activated until you complete the verification process.

You do not have to present any physical documents and no proof of income is required. All you need to do is to register online via the CIMB Clicks website at www.cimbclicks.com.my. Eligibility criteria to open a CIMB Lazada Prepaid Mastercard:

- Applicants must be at least 18 years old.
- Applicants must own a MyKad, an active Malaysia-registered mobile phone number and a mailing address in Malaysia

Once your application has been approved and you are verified, your virtual account will be issued for instant use. After loading funds into the account, it allows you to perform online purchases, pay bills and reload your mobile prepaid credit.

The account also comes with a physical card issued by the Bank for in-store purchases at all domestic and worldwide merchants that accept Mastercard. Usage of this product is for individual retail transactions. You can only own one (1) CIMB Lazada Prepaid Mastercard Account at any point in time.

Your CIMB Lazada Prepaid Mastercard comes with a feature which enables you to pay for goods and services by tapping or waving your CIMB Lazada Prepaid Mastercard at contactless readers/terminals ("Contactless Transactions"). Contactless Transactions not exceeding RM250 do not require your PIN number or signature. The total aggregate Contactless Transaction permitted on a daily basis is M1,000.

In the event you wish to disable Contactless Transactions or set a lower cumulative limit for Contactless Transactions on your CIMB Lazada Prepaid Mastercard, please contact us via CIMB Bank Contact Centre at +603 6204 7788.

3. What can I get with CIMB Lazada Prepaid Mastercard Account?

- **1% Cash Rebate**

You will receive a 1% Cash Rebate on Lazada spend

- **0.5% Cash Rebate**

You will receive a 0.5% Cash Rebate on all other spend

- **Exclusions**

Transactions in the following categories are expressly excluded and cash rebate will not be granted for: -

- Purchase of petrol, diesel and any other purchases made at the petrol kiosk/station;
- Cash deposit and cash withdrawal transactions;
- Fraudulent retail transactions and disputed transactions;
- Government tax, late payment charges and any fees and charges debited to the Account;
- Payments to charity under designated Merchant Category Code (MCC) 8398 - Charitable and social service organisations; and
- Any government related payments under designated MCC below: -

9211	Court costs, including alimony and child support
9222	Fines
9223	Bail and bond payments
9311	Tax payments
9399	Government services
9402	Postal services –government only
9405	Intra-Government Purchases- Government only

The Bank shall at its absolute discretion determine whether any other transactions not mentioned above are excluded from the award of Cash Rebate.

- **Discounts & Privileges**

Enjoy exclusive discounts and privileges at selected merchant partners when you pay with your CIMB Lazada Prepaid Mastercard. Full list of discounts and privileges benefit can be found at <http://www.cimbbank.com.my> under the 'Privileges' tabs. Discount and Privileges are not fixed and may change.

- **In-store Purchase**

The CIMB Lazada Prepaid Mastercard can be used to pay for goods and services at merchants domestically and worldwide that accept Mastercard.

- **Online Purchases**

Perform online purchases with ease via the CIMB Lazada Prepaid Mastercard.

Note: Choose "credit card" as payment mode for transactions on third party websites.

Cash rebate will be granted for transactions charged to your CIMB Prepaid Lazada Mastercard. The cash rebate will be credited to your card on the 25th day of the following month. You are eligible to receive the following cash rebates, subject to a maximum cash rebate of RM25 per card, per monthly statement.

4. I would like to know more about CIMB Lazada Prepaid Mastercard Account. Where can I find more information?

Please refer to CIMB Lazada Prepaid Mastercard Product Disclosure Sheet (PDS).

English version

[https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/creditcard/LazadaProductPage/18June2019\(EN\)ProductDisclosureSheet-CIMB_Lazada_Prepaid_Mastercard_2019.pdf](https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/creditcard/LazadaProductPage/18June2019(EN)ProductDisclosureSheet-CIMB_Lazada_Prepaid_Mastercard_2019.pdf)

Bahasa Malaysia version

[https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/creditcard/LazadaProductPage/18June2019\(BM\)ProductDisclosureSheet-CIMB_Lazada_Prepaid_Mastercard_2019.pdf](https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/creditcard/LazadaProductPage/18June2019(BM)ProductDisclosureSheet-CIMB_Lazada_Prepaid_Mastercard_2019.pdf)

5. What are the supporting documents required?

If you are a new Clicks user, a copy of your IC with your signature and latest utility bill/bank statement/phone bill (if the residential address in your IC differs from current residential address) is required. No documents are required for existing Clicks users.

6. What are the terms and conditions governing the CIMB Lazada Prepaid Mastercard Account?

Please refer to CIMB Lazada Prepaid Mastercard Terms & Conditions.

English version

[https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/creditcard/LazadaProductPage/18June2019\(EN\)_CIMB_Lazada_Prepaid_Mastercard_TC2019.pdf](https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/creditcard/LazadaProductPage/18June2019(EN)_CIMB_Lazada_Prepaid_Mastercard_TC2019.pdf)

Bahasa Malaysia version

[https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/creditcard/LazadaProductPage/18June2019\(BM\)_CIMB_Lazada_Prepaid_Mastercard_TC2019.pdf](https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/creditcard/LazadaProductPage/18June2019(BM)_CIMB_Lazada_Prepaid_Mastercard_TC2019.pdf)

7. Is there any wallet limit for CIMB Lazada Prepaid Mastercard Account?

Yes. It is capped at RM4,999.00 for existing CIMB Bank customers with CIMB Clicks and RM2,999 for existing CIMB Bank Customers without CIMB Clicks and new CIMB Customers with CIMB Clicks (*new refers to customers who have just signed up for CIMB Lazada Prepaid Mastercard Account and CIMB Clicks*)

8. What are the fees and charges applicable on this account?

Description	RM
CIMB Lazada Prepaid Mastercard Annual Fee	RM9.43
Cash withdrawal at CIMB Bank ATM Network in Malaysia	Nil
Cash withdrawal at other banks' ATMs via CIRRUS ATM Network (Domestic and International)	RM10.00 per withdrawal
Account Balance Inquiry Fee via CIRRUS (Domestic and International)	RM2.00 per inquiry
Card Replacement (1 st time)	RM10.00
Card Replacement (subsequent)	RM15.00
Sales Draft retrieval	RM15.00 per copy
Fee for request of -reprint of physical statement	RM5.00 per monthly statement. (e-Statement is free of charge)
Conversion for Overseas Transactions	Conversion rate as determined by MasterCard International plus an administrative cost of 1% plus any transaction fee charged by MasterCard International
Transfer from CIMB Bank/CIMB Islamic Bank savings account or current account via CIMB Clicks.	Nil
CIMB Bank/CIMB Islamic Bank Cash Deposit Machine	Nil
FPX via CIMB Clicks	Nil

9. Can CIMB Lazada Prepaid Mastercard Account support joint accounts?

No. At the moment, CIMB Lazada Prepaid Mastercard Account does not support joint accounts.

10. Is there any merchant discounts and privileges for CIMB Lazada Prepaid Mastercard Account?

Yes. You will enjoy selected merchant discounts and privileges at CIMB Bank's participating merchants by using CIMB Lazada Prepaid Mastercard Card. For more details of CIMB Bank's merchants and details, please refer to [Cards Promotions](#).

Please refer to <https://www.cimbbank.com.my/en/personal/products/cards/credit-cards/promotions.html>.

11. What should I do if I have disputes or other enquiries on CIMB Lazada Prepaid Mastercard Account?

For CIMB Lazada Prepaid Mastercard Card and CIMB Clicks related matters, please call CIMB Bank Card Centre at +603-62047788. Alternatively, customers can email us at cru@cimb.com.

ADD MONEY

12. How do I add money into my Lazada Prepaid Mastercard Account?

You can top up money to your Lazada Prepaid Mastercard account via:

- CIMB Cash Deposit Machine
- Fund transfer from a CIMB Bank/CIMB Islamic account
- Interbank transfer from an account in another bank
- Financial Process Exchange (FPX) (from an account in another bank)

13. What can I do with my Lazada Prepaid Mastercard Card?

You may purchase items, do online shopping and withdraw cash from ATMs as long as there is sufficient balance in your account. Without the physical card, you can still shop online. All you need is your card's CVV number and expiry date.

14. Will there be charges for using Lazada Prepaid Mastercard Card?

Yes. Please refer to Question 7 for the Fees & Charges table.

15. How long does it take to get my Lazada Prepaid Mastercard Card?

It will take 14 days for the Lazada Prepaid Mastercard Card to be mailed to your registered address with CIMB Bank/CIMB Islamic Bank.

16. Do I need to activate my Lazada Prepaid Mastercard Card?

Yes, you need to activate your Lazada Prepaid Mastercard by contacting the number printed at the back of the card or via SMS.

17. What is CVV number?

Card Verification Value (CVV) is a three-digit code that allows a merchant to verify that you are the owner of the card to prevent any fraudulent transaction. You can view your CVV number on the back of your Card. You will also need this number and the card's expiry date for online shopping purposes.

18. If I don't have a Lazada Prepaid Mastercard Card, can I know my CVV number and card expiry date?

You can find out your CVV number by going to Settings>Prepaid Card Settings>CVV Number Retrieval.

19. What should I do if my card is lost or stolen?

You must notify CIMB Bank Card Centre at 03-6204 7788 immediately upon discovering that your card is lost or stolen and follow up with a written confirmation together with a copy of your police report to them.

20. How can I get the replacement for the card?

Replacement cards can be obtained upon request to the contact center. There will be a replacement fee of RM10 for 1st time replacement and RM15 for subsequent replacements.

21. Will I be subject to Pre-Authorisation when I perform Petrol Transactions at the Outdoor Pump?

Yes, a pre-authorisation amount of RM200 is charged to the CIMB Lazada Prepaid Mastercard Account for petrol purchases at the outdoor pump in petrol stations. The pre-authorisation amount will then be reversed and the actual amount will be charged to your CIMB Lazada Prepaid Mastercard Account 3 calendar days after the date of the said petrol transaction.

22. Will I be subject to Pre-Authorisation when I perform payments for hotels?

Yes, the Bank has the right to withhold an amount equivalent to the amount held by the relevant hotel during check-in.

23. Can I use my Lazada Prepaid Mastercard overseas?

Yes. You may use your Lazada Prepaid Mastercard Card overseas provided there is sufficient balance in your account. Overseas transactions are subject to currency conversion rate determined by Mastercard Worldwide plus with an administration charge of 1% of the total amount transacted, plus any other fee that may be charged by Mastercard.

24. Can I use my Lazada Prepaid Mastercard for Contactless retail payment / transaction?

Yes, your Card is equipped with contactless feature. Whenever you see the Mastercard® contactless logo at the retailer or merchant's point of sales terminals, you can tap your card on the contactless reader for transactions below RM250. Your Lazada Prepaid Mastercard Card 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.

25. Is the Contactless payment / transaction method on my Lazada Prepaid Mastercard Card safe?

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.

26. Can I disable the Contactless payment / transaction method on my Lazada Prepaid Mastercard Card?

Yes, if you wish to disable the Contactless payment / transaction method on your Lazada Prepaid Mastercard Card, you can call us at +603 6204 7788 (local or overseas).

MAINTENANCE

27. Where can I view my Lazada Prepaid Mastercard account number?

Log in to www.cimbclicks.com.my. Select My Accounts > Prepaid Card to view your Lazada Prepaid Mastercard account number.

28. I want to view my statement for my Lazada Prepaid Mastercard Account. How do I do this?

You can view your e-Statement under My Accounts > e-Statement. You can also view Clicks only transactions for your account under My Accounts > Clicks Transaction History.

29. I want to close my Lazada Prepaid Mastercard Account. How do I do this?

You can log on to CIMB Clicks, Go to Settings > Prepaid Card Settings > Account Closing.

30. Can I reset my password?

Yes, you can.

Step 1: Go to CIMB Clicks

Step 2: Click Settings

Step 3: Change Password

31. Where do I change my UserID?

No, you are not allowed to change your UserID.

32. How can I change my email address or mobile number?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you on time. Please visit any CIMB Bank branch nearest to you to update your contact details.

33. Can I link my current account / saving account to Lazada Prepaid Mastercard Card?

No. This option is not available.

34. Can I have my remaining balance refunded after I close my account?

Yes. You can have the remaining balance refunded to your initial top-up account. This can be either CIMB Bank/CIMB Islamic bank savings/current account or Other banks' savings/current account.

TRANSACTION LIMITS FOR LAZADA PREPAID MASTERCARD ACCOUNT

35. What is the maximum transaction limit of Lazada Prepaid Mastercard Account?

	Existing CIMB Bank Customers with CIMB Clicks	New CIMB Customers with CIMB Clicks**
Fund Transfer to CIMB Third Party Account	RM4,999	RM2,999
Bill Payment	RM4,999	RM2,999
Prepaid Reload	RM500	RM500
Physical Store & Online Purchase	RM4,999 or available balance	RM2,999 or available balance
Remittance	RM4,999	RM2,999
Purchase and Withdrawal Limit per calendar year*	RM50,000	RM50,000

* Note: The total limit for purchases and withdrawals from the Lazada Prepaid Mastercard Account is RM50,000 per calendar year. Once this limit of RM50,000 is reached within a calendar year, you will not be able to make further purchases or withdrawals from the Lazada Prepaid Mastercard Account until the 1st day of the following calendar year. Eg: If you receive the Card on 1st June 2018, and spend RM50,000 by 1st November 2018, you will only get to start spending again on 1 January 2019.

**New refers to customers who have just signed up for CIMB Lazada Prepaid Mastercard Account and CIMB Clicks. This includes existing CIMB customers without CIMB Clicks.

PRIVACY & SECURITY

36. Is CIMB Lazada Prepaid Mastercard Account secure?

Yes, please read through our security measures and precautions here:

<http://www.cimbbank.com.my/en/personal/support/security-and-fraud.html>

37. What is TAC?

TAC stands for Transaction Authorisation Code. It is a code used to verify transactions either via your mobile device in CIMB Clicks App, CIMB Eva App or through SMS to your registered mobile number in CIMB Bank's record. Whenever you do a transaction with CIMB Clicks, we will prompt you to request for TAC using the said channels. Once you have received the code, you will need to key it in the transaction form. The transaction will then be confirmed and acknowledged. Each TAC is unique and it is needed to ensure that the transaction is indeed being done by you.