

DAILY UNRESTRICTED INVESTMENT ACCOUNT-i FREQUENTLY ASKED QUESTIONS ("DURIAN-i FAQ")

1. What is the DURIAN-i account?

DURIAN-i is a daily investment account based on a profit sharing (Mudarabah) contract, agreed between the investors as Capital Providers and CIMB Islamic Bank Berhad ("Bank") as Entrepreneur whereby the Bank will channel the funds into investment avenues that are Shariah compliant.

2. Who is eligible to open a DURIAN-i account?

Individuals aged 18 years and above.

3. How do I open a DURIAN-i account?

You can visit our nearest CIMB branch to open the DURIAN-i account.

4. Is it compulsory to fill up the Investor Suitability Assessment Form (ISAF) before opening a DURIAN-i account?

Yes. In order to open a DURIAN-i account, you must complete the ISAF and meet the eligible requirements as stated [here](#).

5. Can I open more than one DURIAN-i account?

You are only allowed to have ONE (1) ACTIVE DURIAN-i account at any time.

6. Can DURIAN-i be opened as a joint account? If so, what is the maximum number of account holders for a joint DURIAN-i?

Yes, a joint account is allowed for DURIAN-i. The maximum number of account holders for DURIAN-i is three (3), consisting of one (1) main account holder and a maximum of two (2) co-account holders.

7. What is the DURIAN-i minimum initial investment and required balance to maintain?

The minimum initial investment is RM50 and to maintain the account, you must have a minimum balance of RM20.

8. Does this product eligible for protection by Perbadanan Insurans Deposit Malaysia (PIDM)?

DURIAN-i is not a deposit product but an investment with a low risk profile. Therefore, it is not eligible for protection by PIDM.

9. Can I use DURIAN-i to deposit and withdraw money, as well as perform Debit Card purchases?

Yes, the DURIAN-i account works similar to a savings account/-i whereby you can deposit and withdraw money whenever you want using an ATM, CDM, internet banking service, or over-the-counter. You can also use a Debit Card to make purchases.

- 10. I am a new/existing CIMB customer and just opened the DURIAN-i account and received a new Debit Card. How should I proceed to manage my account online and perform fund transfer, bill payment and other transactions?**

You may follow the steps below:

- Step 1: Visit CIMB Clicks web at cimbclicks.com.my
- Step 2: Register for CIMB Clicks
- Step 3: Choose 'CIMB Debit & Credit Card'
- Step 4: Fill up necessary information for the CIMB Clicks registration.
- Step 5: Submit the registration

After successful registration, you can log in to manage your account and perform CIMB Clicks transactions.

- 11. I have an existing CIMB Debit Card; do I need to apply for another new Debit Card with this DURIAN-i?**

You don't have to apply for another new Debit Card. You can link the DURIAN-i account to your existing Debit Card. Refer to Q12.

- 12. I am an existing CIMB customer with a Current/Savings Account/-i, an active Debit Card and have access to CIMB Clicks. Recently, I opened the DURIAN-i account. What should I do to manage my account online?**

In order to do this, you need to link your DURIAN-i account to your existing Debit Card.

Follow the steps below:

- Step 1 : Visit CIMB Clicks website and log in
- Step 2: Select Services
- Step 3 : Select Accounts & Cards
- Step 4 : Select Account Linking
- Step 5 : Select Savings/Current
- Step 6: Select Link Account
- Step 7 : Select Account (DURIAN-i account number)

Please be advised that the linking of account may take up to 5 working days.

- 13. I am an existing CIMB customer with Current/Savings Account/-i and have an existing Debit Card. Recently, I opened the DURIAN-i account and I would like to select DURIAN-i account as my debiting account when performing point-of-sale (POS) transactions using my existing Debit Card. How can I change this option?**

Visit any CIMB ATM and follow the steps below:

- Step 1: Insert your Debit Card and enter your PIN
- Step 2: Go to Services > Return to Main Menu
- Step 3: Select Transaction Required > Others
- Step 4: Select ATM/Debit/Credit Card Related > Debit Card > Select Debiting Account and follow the instructions shown on screen.

Alternatively, visit the nearest CIMB branch for assistance.

14. Can I opt to have a cheque book for DURIAN-i?

There will be no cheque book issued for DURIAN-i account.

15. How do I close the DURIAN-i account?

Please visit any CIMB branch to perform the account closure.

16. Where can I find more information on DURIAN-i account?

Please click [here](#) for the DURIAN-i Product Disclosure Sheet (PDS).

17. How do I access the Terms & Conditions for my DURIAN-i account?

Please click [here](#) the for DURIAN-i Terms & Conditions.