

## FULLY ONLINE ACCOUNT OPENING FREQUENTLY ASKED QUESTIONS ("FULLY ONLINE ACCOUNT OPENING FAQ")

### **Section A: If you are a new CIMB customer (i.e., New-to-Bank Customer)**

#### **1. What is fully online account opening?**

It allows customers who does not hold any CIMB products to open a CIMB Current/Savings Account/-i (CASA-i) online via the CIMB website, without having to step into a branch.

#### **2. Which type of account is available via online account opening?**

The following account types are available:

- i. [AirAsia Savers Account](#)
- ii. [Regular Savings Account](#)
- iii. [Basic Savings Account with Annual Fee](#)
- iv. [Basic Savings Account without Annual Fee](#)
- v. [EcoSave Savings Account-i](#)
- vi. [Basic Savings Account-i with Annual Fee](#)
- vii. [Basic Savings Account-i without Annual Fee](#)
- viii. [Regular Current Account](#)
- ix. [Current Account-i](#)
- x. [Basic Current Account without Annual Fee](#)
- xi. [Basic Current Account-i without Annual Fee](#)
- xii. [Prime Account](#)

#### **3. Who is eligible to open a CIMB Current/Savings Account/-i (CASA-i) online?**

- You're not an existing CIMB customer (does not hold any current or savings account/-i or any other CIMB product).
- You're a Malaysian citizen with a valid MyKad.
- You're aged 18 years old and above.
- You have a Malaysian-registered mobile number and a valid email address.
- You have an existing current account/-i or savings account/-i with internet banking in your name with other bank(s) in Malaysia.
- You're applying for sole account.
- You have a mailing address in Malaysia for the delivery of the debit card.

#### **4. How do I open an account online?**

Visit [www.openaccount.cimb.com.my](http://www.openaccount.cimb.com.my), OR visit the website of the account type you wish to open (refer FAQ), click on "Apply Now" and follow the steps shown on the screen.

#### **5. I have started the account opening journey, is it possible for me to exit and resume later?**

Yes, you can resume your application within 30 calendar days from the date of your initial application to avoid restarting your application again.

To resume your application:

**Step 1:** Go to <https://www.cimb.com.my/en/personal/day-to-day-banking/accounts/savings-account.html> and click on "Resume Now".

**Step 2:** Enter your NRIC and mobile number used in your application.

**Step 3:** Request for SMS OTP to prove that it is really you.

**6. My full name and/or NRIC number and/or permanent address is not properly captured from MyKad. Can I edit or amend the information?**

No. Editing or amendment of this information is not allowed. The platform has Optical Character Recognition (OCR) capability to capture your information by scanning your MyKad. You will be prompted to confirm your full Name, NRIC number and permanent address are as per MyKad. If there are any discrepancies, you may choose to re-scan your MyKad by tapping on 'Rescan your MyKad' button (multiple times allowed).

*Note: Please ensure that your full name, NRIC number and permanent address are exactly as per stated in your MyKad. CIMB may reject your application and close your account if any discrepancies are found.*

**7. I do not have a local address; can I use an overseas address?**

You will need to provide a mailing address within Malaysia to facilitate debit card delivery to your doorstep.

**8. I do not have an account under my name, can I transfer the initial deposit using someone else's account (i.e. family or friend)?**

The initial deposit must be transferred from a local bank account with your name. CIMB may reject your application and/or close your account if the fund transfer does not meet the requirement stated.

*Example:*

*If the applicant's name is John Bin Mohd Joe, the minimum initial deposit must be made from another bank in Malaysia with the account holder name of John Bin Mohd Joe.*

**9. What happens once I have completed the online account opening process?**

Once you have successfully completed the online account opening process, your new account will be created immediately. An SMS notification will be sent to you upon successful account opening.

**10. Can I start using my new account?**

You can start using your new account once you activate your debit card, your debit card will be sent via mail to the mailing address provided during the account opening application in 7-14 working days.

For more information on debit card activation, click [here](#).

**11. I have received a message which says, "We are unable to process your application online." What should I do?**

Due to security measures we have put in place, additional information may be required to process your online account opening request. Please visit any of our CIMB Branches to open your account.

**12. I received a notification of account closure, why is CIMB closing my account?**

CIMB reserves the right to perform further verification up to seven (7) working days post successful opening of the account. If the result of said further verification is unfavourable, CIMB will automatically close the account and you will be notified of the account closure. The account balances in the account, without any interest/ profit, will be refunded to the account from which you made the initial deposit during the account opening process (fund originating account).

Please ensure the fund originating account is not closed or dormant over the span of the seven (7) working days. Refund of balances to the fund originating account will be made within seven (7) working days from the date of CIMB's notification to you regarding the account closure. Please ensure the fund originating account is able to receive funds (e.g. not closed or dormant) during this timeframe.

**13. My other account is closed, how will I get back the initial deposit?**

If the fund originating account is closed during the 7 working days' period as stated in Q12, the refund will be considered unclaimed and you may not be able to obtain the refund from any CIMB branch. Monies that are not refunded and/or not claimed will be dealt with in accordance with the provisions of the Unclaimed Monies Act 1965. For more information, please call our Consumer Contact Centre at +603 6204 7788 or visit any CIMB Branch.

**14. I've selected the account type I wish to apply for and scanned my MyKad. However, I am now being directed to the CIMB Clicks Website. Why?**

You may be our existing CIMB customer and the online account opening application is available via CIMB Clicks Web. For more information, refer to the "Existing CIMB Customer" section below for more information.

**15. Is this online account opening platform safe to use?**

Yes! Fret not, as we have taken measures to ensure that the platform meets industry security standards, with sophisticated facial recognition technology for secure authentication. In addition to this, it is enhanced with multiple layers of advanced security and the latest encryption technology for protection and security measures against potential intruders.

Here are some tips to keep in mind to ensure the safety of your online account opening journey:

1. Only use your own personal device to perform the online account opening journey,
2. Do not disclose your OTP to anyone,
3. Make sure you read and follow the instructions on screen carefully, and
4. Do not share emails or any correspondence containing your account details with anyone else.

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**Section B: If you are an existing CIMB customer (i.e., Existing-to-Bank)**

**1. I have a CIMB Current and/or Savings Account/-i, can I open an additional account online?**

Yes, you can. To apply online, you will need to have an active CIMB Clicks User ID and follow the steps below.

**Step 1:** Login to CIMB Clicks web at [www.cimbclicks.com.my](http://www.cimbclicks.com.my)

**Step 2:** Go to 'Apply & Invest' > 'Savings Account' > click "Apply"

**Step 3:** Follow steps on screen to complete your online account opening application.

**2. Which account types are available for application via CIMB Clicks?**

The following account types are currently available for online account opening via CIMB Clicks:

- a. AirAsia Savers Account
- b. Regular Savings Account
- c. Basic Savings Account with Annual Fee
- d. Basic Savings Account without Annual Fee

For more information, please visit <https://www.cimbclicks.com.my/savingAccountFeature.html>

*Note: Some product(s) may not be available to you, depending on the criteria and eligibility requirements of the product.*

**3. My mobile number reflected on the application is outdated, how do I update my information?**

The information shown on the online application form are obtained from our records.

If you wish to update your registered mobile number with us, you may do so via any CIMB Automated Teller Machine ("ATM") or visit any CIMB Branch.

**4. CIMB Clicks prompted me with an error message and I'm unable to complete my applications (e.g. We are unable to process your application online). Why?**

Due to the security measures we have put in place, there could be multiple reasons such as account details which may require further verification, and where we are unable to process your application online. Please visit any CIMB Branch to open an account.

**5. Why am I unable to open an account via CIMB Clicks Web?**

The online account opening journey via CIMB Clicks is only available for existing CIMB customers who already have a CIMB Current Account/-i and/or Savings Account/-i with us and has an active CIMB Clicks User ID. If you only have other types of CIMB accounts (i.e. credit card or loan/financing), you may proceed to open a Current Account/-i and/or Savings Account/-i at any CIMB branch.

**6. Can I operate on my newly opened account right after account opening?**

Yes, you may start operating your newly opened account via CIMB Clicks.

**7. I have multiple CIMB Clicks User IDs and multiple CIMB Current Account/-i and/or Savings Account/-i. Would it be possible to have a single CIMB Clicks User ID for easy access?**

Yes, you can. Please follow the steps below to link your accounts:

**Step 1:** Log on to CIMB Clicks web at [www.cimbclicks.com.my](http://www.cimbclicks.com.my)

**Step 2:** Go to 'Services',

**Step 3:** Select 'Account Maintenance' > Under 'Savings/Current', select 'Link Account',

**Step 4:** Select the account that you wish to link and click 'Submit'.

**8. Do I need to place an initial deposit, when I have an existing account with CIMB?**

Yes, you will need to place an initial deposit from your existing account to complete your account opening as part of the account opening requirement.