

## **DIGITAL ACCOUNT OPENING FREQUENTLY ASKED QUESTIONS ("DIGITAL ACCOUNT OPENING FAQ")**

### **New-to-Bank Customers ("NTB")**

#### **1. What is CIMB Apply?**

CIMB Apply is a mobile application which can be downloaded and accessed by you via iOS or Android mobile devices to enable digital account opening and onboarding. Now, from the comfort of home, new-to-bank customers ("NTB") can open a relevant CIMB Current Account/-i and/or Savings Account/-i ("CASA/-i") made available by CIMB Bank and/or CIMB Islamic Bank (CIMB Bank and CIMB Islamic Bank shall collectively be referred to as ("CIMB")) via CIMB Apply in a fast, easy and convenient way with just the NTB's MyKad and mobile phone.

NTB is defined as a customer who does not maintain any CASA/-i and/or loan and/or financing account with CIMB and does not have any active CIMB Clicks User ID (a unique name selected by you, the first time you create your login credentials and register with CIMB Clicks) at the time of application for the opening of a new CASA/-i via CIMB Apply.

#### **2. Is CIMB Apply compatible with my mobile phone?**

CIMB Apply is only available on iPhone and Android phone running

- iOS 11.0 or later
- Android 5.1 Lollipop or later

*Note: CIMB Apply will not work on jailbroken or rooted devices.*

#### **3. Where can I download the CIMB Apply?**

You can download the new CIMB Apply from:

- Google Play Store for Android; or
- Apple App Store for iOS.

*Note: CIMB Apply is only available via mobile application (App) at the moment and not available via browser (Desktop)*

#### **4. Which type of account is available for application via CIMB Apply?**

At the moment, CIMB OctoSavers Savings Account-i ("OctoSavers Account-i") is the only savings account available to be applied and opened digitally via CIMB Apply. There will be future enhancements to include more CASA/-i in CIMB Apply.

For more information on OctoSavers Account-i, please refer to 'OctoSavers Account-i FAQ' at [www.cimb.com.my/octosavers](http://www.cimb.com.my/octosavers)

#### **5. What is the eligibility and requirement for NTB to open a CASA/-i via CIMB Apply?**

Please ensure the following prior to applying for a CASA/-i account via CIMB Apply:

- a. You must be a Malaysian citizen holding a MyKad (an official identity document issued and acknowledged by the Government of Malaysia). Not applicable for MyPR, MyKAS and MyKid.
- b. You must be 18 years and above.
- c. Joint, minor trust and minor account are not allowed.
- d. You must hold a Malaysian-registered mobile number and a valid email address.
- e. Mailing address must be within Malaysia only.
- f. You must be NTB customer.
- g. You must have an existing current account and/or savings account with another bank(s) (other than CIMB) in Malaysia (account in your sole name).
- h. Self-application only (applicant must be the person who applies to open the account and the account holder's name is based solely on the applicant's name).

## 6. How do I open an account in CIMB Apply?

Once you have downloaded CIMB Apply from Google Play Store or Apple App Store, launch CIMB Apply and follow the 5 simple application steps below:

### Step 1: Contact Details

Enter your mobile number and email address, and a unique 6-digit code (OTP) will be sent to your mobile via SMS for verification purposes.

### Step 2: Verify Your Identity

Scan the front and back of your MyKad, enable verification of your identity via facial recognition software, and answer simple personal credit-related questions as and when prompted to do so.

#### Notes:

1. Please ensure that you are in a proper lighting environment for the Apply App to be able to capture your MyKad and perform the facial recognition accurately.
2. Please ensure that the personal credit-related questions are correctly and accurately answered for identity verification purposes.

### Step 3: Application Form

Fill in the below sections of the electronic application form and complete the acceptance and confirmation of declarations, and your agreement to the terms and conditions.

- Personal Details
- Employment Details
- Additional Details

### Step 4: Fund Your Account

Transfer the minimum initial deposits required from your own account with another bank - a first (1st) party fund transfer via permitted channel i.e. Financial Process Exchange ("FPX") or Instant Interbank Fund Transfer ("IBFT") or Interbank Giro ("IBG"), whichever prevailing method implemented in CIMB Apply, as and when prompted to do so.

*Note: 1<sup>st</sup> party fund transfer refers to money transferred from your other bank account in your sole name with another financial institution in Malaysia to the new account with CIMB.*

It is highly encouraged that you only transfer the minimum initial deposit required for the opening of the account applied, as the initial deposit transferred will not earn any interest/profit in the event the account that was successfully opened is required to be closed after further verification. Please see Question 16 below.

### Step 5: Clicks ID Creation

Create your login credentials for CIMB Clicks which includes CIMB Clicks User ID, Password, Mother's Maiden Name and SecureWord.

## 7. Can I skip any of the 5 application steps?

No. It is compulsory to complete each of the steps in sequence in order to complete the account opening process.

## 8. [Step 1: Contact Details] I have performed Step 1 but did not complete with the application. Can I resume my application later?

Yes. You will be given 30 days to resume your application via CIMB Apply. If you have exceeded 30 days from the date of initial application, you will have to re-start your application again.

To resume your application, please follow the steps below:

**Step 1:** Launch CIMB Apply app and tap on 'Resume your application'

**Step 2:** Enter your Malaysian-registered mobile number which you have previously used to apply

**Step 3:** Request for a OTP code and an SMS will be sent to your mobile for verification purposes

**9. [Step 2: Verify Your Identity] My full name and/or MyKad number and/or permanent address is not properly captured from MyKad in CIMB Apply. Can I edit or amend the information?**

No. Editing or amendment of this information is not allowed. CIMB Apply 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 is exactly as per stated in your MyKad. CIMB may reject your application and close your account if any discrepancies are found.*

**10. [Step 3: Application Form] Can I use an overseas / foreign country address as mailing address?**

No. Mailing address provided to the Bank must be within Malaysia only. It will be the mailing address provided in the application process via CIMB Apply. For any updates or changes in mailing address, please call our Consumer Contact Centre at telephone no: +603 6204 7788 or visit any CIMB Branch.

**11. [Step 4: Fund Your Account] Can I transfer the minimum initial deposits via FPX using my friends and/or family's account?**

No. The minimum initial deposit transferred must be from your own bank account in your sole name with another financial institution in Malaysia i.e. a first-party fund transfer. CIMB may reject your application and/or close your account if the minimum initial deposit is not pursuant to a first party fund transfer.

*Example of 1<sup>st</sup> Party transfer:*

*From Bank ABC with accountholder name of 'John Bin Mohd Joe' to the new account with full name as per MyKad of 'John Bin Mohd Joe'.*

**12. [Step 5: Clicks ID Creation] Why do I need to register for CIMB Clicks?**

You are required to registered for CIMB Clicks for the following purposes:

- a. **Debit Card Activation:** Upon successfully opening account via CIMB Apply, you are required to perform Debit Card activation via CIMB Clicks. For more information on Debit Card activation, please refer to 'Debit Card FAQ' at [www.cimb.com.my/octosavers](http://www.cimb.com.my/octosavers)
- b. **Online Transactions:** Once your debit card is activated, you may access and maintain your account via CIMB Clicks. CIMB Clicks is a complete one-stop financial portal, offering online services such as banking transactions, fund transfers, bill payment, reload and many more. For more information on CIMB Clicks, please visit [www.cimbclicks.com.my](http://www.cimbclicks.com.my)

**13. What happens after I have completed all the 5 application steps?**

Once you have successfully completed the 5 steps, the new account will be immediately created. An SMS will be sent to you upon successful of application.

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

No. NTB customer will not be allowed to operate the new account until your Debit Card is activated. For more information on Debit Card activation, please refer to 'Debit Card FAQ'.

**15. CIMB Apply app 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 personal or employment details provided which may require further verification, where we are unable to process your applications digitally via CIMB Apply. Please visit any of our CIMB Branches to apply to open any other types of Current or Savings Account/-i ("CASA/-i").

**16. Why do I receive notification of account closure from CIMB?**

CIMB reserves the right to perform further verification, for up to seven (7) working days after the successful opening of the account. In the event that the result of the said further verification is unfavourable, CIMB will automatically close the account and you will be notified on the account closure. The account balances in the account, without any interest/ profit, will be refunded to the fund originating account (1st party account), as

per the initial fund transfer performed during the account opening process via CIMB Apply in 'Step 3: Fund Your Account'. Please ensure the fund originating account is not closed or dormant over the span of the seven (7) working days to enable CIMB to refund the initial deposits. Refund of balances to the fund originating account will be within seven (7) working days from the date of CIMB notification email to you regarding the account closure.

**17. What are the reasons for failing the further verification?**

The reasons may include submission of fraudulent or suspected fraudulent MyKad documents and/or the fund transfer via FPX/IBG/IBFT is not a 1<sup>st</sup> party transfer. CIMB reserves the right not to disclose the reason(s) for the closure of the account as a result of the further verification. Please visit any CIMB Branch to apply to open any other types of Current or Savings Account/-i.

**18. How can I get my initial deposit if the funds originating account is closed?**

In the event that the funds originating account is closed within the 7 working days' period as instructed in Question 16, the refund is considered unclaimed and you may not be able to obtain the refund from any CIMB branch. Monies which are not refunded and/or not claimed will be dealt with in accordance with the provisions of the Unclaimed Monies Act 1965.

**19. I received an SMS to inform me to re-perform fund transfer. Why?**

You will receive an SMS and or/email from CIMB if you have performed a non-first party transfer (2<sup>nd</sup> or 3<sup>rd</sup> party) during the account application process. You are required to perform another funds transfer from a 1<sup>st</sup> party fund transfer via Instant Fund Transfer ("IBFT") or Interbank Giro ("IBG"). Please complete the 1<sup>st</sup> party fund transfers accordingly within seven (7) working days from the SMS and/or email notification. Otherwise, CIMB may reject your application without further notice.

Example of 1<sup>st</sup> Party transfer:

*From Bank ABC with accountholder name of 'John Bin Mohd Joe' to the new CIMB Savings Account with full name as per MyKad of 'John Bin Mohd Joe'.*

**20. I downloaded CIMB Apply and scanned my MyKad, however it prompts me to go to CIMB Clicks Website or apply for other Savings Account-i. Why?**

You may be an existing customer of CIMB, and digital account opening via CIMB Apply is not a viable option for you to open a OctoSavers Account-i. Application via CIMB Clicks will give you a quicker and seamless account opening experience. Please refer to 'Existing-to-Bank ("ETB") Customers' section below. Alternatively, you may apply for other Savings Account/-i by tapping "Apply for Other CIMB Savings Account" in CIMB Clicks Website to proceed with the application.

**21. Is use of CIMB Apply safe and secure?**

Yes. CIMB Apply is built with banking industry security standard and with sophisticated facial recognition technology for secure authentication. In addition, it is enhanced with multiple layers of advanced security and latest encryption technology for protection and security measures against potential intruders. Ensuring the safety of your digital account opening journey requires you to safeguard your banking credentials by taking the following precautions:

1. Use CIMB Apply only on your own personal mobile phone
2. Do not disclose your OTP code to anyone
3. Make sure you read and follow the instructions carefully in CIMB Apply
4. Do not share with anyone your emails or any correspondence containing your account details

## 22. I need help with the account opening process via CIMB Apply. Who can I call?

For more information about CIMB Apply, you may email, call or write to us at:

Customer Resolution Unit

**Address:** P.O. Box 10338

GPO Kuala Lumpur

50710 Wilayah Persekutuan

Tel: +603 6204 7788

**E-mail:** [cru@cimb.com](mailto:cru@cimb.com)

For more information you may also visit our **CIMB Website** at: [www.cimb.com.my](http://www.cimb.com.my)

---

## Existing-to-Bank Customers (“ETB”)

### 1. I am an Existing-to-Bank Customer (ETB) of CIMB. How do I open an account in CIMB Clicks?

ETB is defined as a customer who: (i) maintains an existing CIMB Current Account/-i and/or Savings Account/-i (“CASA/-i”), and (ii) has an active CIMB Clicks User ID (a unique name selected by you, the first time you create your login credentials and register with CIMB Clicks) at the time of application for the opening of a new CASA/-i.

Please follow the steps below via CIMB Clicks web browser (“Web”):

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

**Step 2:** Go to ‘Apply & Invest’ > ‘Savings Account’ and click “Apply” button

**Step 3:** Confirm on FATCA and PEP declaration

**Step 4:** Fill-up the application form and complete the acceptance and confirmation of declarations as well as agreement to terms and conditions

**Step 5:** Request for TAC and an SMS will be sent to your mobile to authorise the transaction

### 2. Which type of CASA-i is available for application via CIMB Clicks

There are 4 types of savings account/-i for your selection:

a. Regular Savings Account

b. AirAsia Savers Account

c. Basic Savings Account 1

d. Basic Savings Account 2

For more information, please visit [www.cimbclicks.com.my](http://www.cimbclicks.com.my)

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

### 3. Why am I not able to edit or amend the mobile number in the online application form?

You are not allowed to edit or amend any mobile number via the online application form. You may update your registered mobile number via CIMB Automated Teller Machine (“ATM”) or visit any CIMB Branch.

### 4. Can I change my email and mailing address displayed during my application?

For any updates or changes to contact details in relation to all products maintained with us, kindly visit any CIMB Branch. Alternatively, you can perform it via CIMB Clicks on desktop web view by following the below steps:

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

**Step 2:** Go to ‘Settings’ on the bottom left corner of the website

**Step 3:** In ‘Update Contact Details’ section, click ‘Update Address’

**Step 4:** Fill out the address fields with your mailing address

**Step 5:** Select which account to update the mailing address

**Step 6:** Select ‘Mailing Address’ for ‘Address Type’ field and click ‘Save Address’

- 5. 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 apply to open any other type of Current or Savings Account/-i ("CASA/-i").
- 6. I am an ETB Customer who holds a CIMB Credit and I have a CIMB Clicks User ID. Why am I not able to open a savings account/-i via CIMB Clicks?**  
Online application via CIMB Clicks for the opening of a new CIMB Savings Account/-i is only available for ETB Customer who maintains an existing CIMB CASA/-i and with an active CIMB Clicks User ID. You may proceed with account opening via CIMB Apply as a New-to-Bank ("NTB") Customer. Please refer to 'New-to-Bank ("NTB") Customers' section above.
- 7. I am an ETB Customer who holds a loan and/or financing with CIMB and have a CIMB Clicks User ID. Why am I not able to open a savings account/-i via CIMB Clicks?**  
Online application via CIMB Clicks for the opening of a new CIMB Savings Account/-i is only available for ETB Customer who maintains an existing CIMB CASA/-i and with an active CIMB Clicks User ID. You may proceed to apply for other CIMB CASA/-i via CIMB website. You will also be given priority queue for debit card collection at CIMB branch.
- 8. Can I operate on my newly opened account right after account opening?**  
Yes, you may proceed to operate your newly opened CASA/-i via CIMB Clicks. For more information on Debit Card activation, please refer to 'Debit Card FAQ'.
- 9. I have multiple CIMB Clicks User ID and multiple CIMB Savings Account/-i. How can I consolidate them into (1) single CIMB Clicks User ID for easy access?**  
Please follow the steps below to link your account:  
**Step 1:** Logon to CIMB Clicks web browser 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 want to link and click 'Submit' button
- 10. I have less than the minimum amount required for the initial deposit. Can I still open new account(s) via CIMB Clicks?**  
You need to have at least a minimum amount required to maintain the funding account in addition to the minimum amount required to perform initial funding for the account(s) to be opened. Failure to do so will result in error stating the system is unable to complete your request due to insufficient fund.
- 11. I need help with the account opening process via CIMB Clicks. What shall I do?**  
For more information about CIMB Clicks, you may email, call or write to us at:  
Customer Resolution Unit  
**Address:** P.O. Box 10338  
GPO Kuala Lumpur  
50710 Wilayah Persekutuan  
Tel: +603 6204 7788  
**E-mail:** [cru@cimb.com](mailto:cru@cimb.com)  
For more information, you may also visit our **CIMB Clicks** at: [www.cimbclicks.com.my](http://www.cimbclicks.com.my)