

**OCTO DEBIT CARD ISSUANCE AND ACTIVATION
("DEBIT CARD FAQ")****1. Which type of Debit Card will be issued to me for account opened via CIMB Clicks or CIMB Apply?**

For CIMB OctoSavers Savings Account-i ("OctoSavers Account-i") opened via digital platform, the CIMB Octo Debit Mastercard ("Octo Debit Card") will be issued and delivered to you via post. For other types of Savings Account/-i, you have to apply for a new CIMB Debit Mastercard at any CIMB Branch.

For more information on digital account opening via CIMB Clicks or CIMB Apply, please refer to 'Digital Account Opening FAQ' at www.cimb.com.my/octosavers

2. When will the Octo Debit Card be issued to me?

For New-to-Bank ("NTB") Customers via CIMB Apply, Octo Debit Card will be issued to you upon successful completion of the 5 application steps of account opening for the OctoSavers Account-i.

For more information on OctoSavers Account-i, please refer to 'OctoSavers Account-i FAQ' at www.cimb.com.my/octosavers

3. Where will the Octo Debit Card be sent to?

The Octo Debit Card will be sent to your mailing address provided by you during account opening, via post.

4. How do I change my mailing address after I have successfully opened the account via CIMB Apply or CIMB Clicks?

If you wish to update or change your mailing address, please call our Consumer Contact Centre at +603 6204 7788 or 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 at 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'

Note: Replacement of card fee may apply as the Octo Debit Card has already been delivered to your old mailing address.

5. Can I request for the Octo Debit Card to be sent to an overseas address?

No. Debit Card can only be delivered to an address within Malaysia only. This is according to the registered mailing address provided to the Bank during the OctoSavers Account-i application.

6. When will I receive the Octo Debit Card?

The Octo Debit Card will be mailed and should reach your mailing address within 7-14 working days from the date of issue of the Octo Debit Card (refer to Q2 above on issuance of debit card). If the card does not arrive after 14 working days, please call our Consumer Contact Centre at 03-6204 7788.

7. What shall I do upon receiving the Octo Debit Card?

Upon receiving the Octo Debit Card via post, you must sign on the signature panel at the back of the Octo Debit Card and activate the Octo Debit Card by setting up a first time Octo Debit Card's 6-digit PIN through CIMB Octo App. When choosing a PIN, you MUST NOT select a PIN which is obvious or predictable, for example PINs which:

- a) represents your birth date, identity card, passport, driving license or contact numbers; or
- b) is a recognizable part of your name; or
- c) are sequential numbers (for example 12345); or
- d) are all the same numbers (for example 111111).

CIMB ISLAMIC BANK BERHAD 200401032872**8. How do I activate my Octo Debit Card and create the 6-digit Debit Card PIN number?**

Follow the steps below for Octo Debit Card activation and create your own 6-digit Debit Card PIN number:

- Step 1:** Download/launch the CIMB OCTO App
- Step 2:** Login to CIMB OCTO App using your registered Clicks ID
- Step 3:** As soon as you have successfully logged into CIMB OCTO App, there will be a pop-up showing debit card activation prompt; or
Go to 'More' > 'Services', click on 'Manage Card' > Card Activation, click on 'Activate'
- Step 4:** Enter the 16-digit number of the Octo Debit Card
- Step 5:** Create your 6-digit Debit Card PIN number and re-enter your 6-digit Debit Card PIN number
- Step 6:** Request and enter the Transaction Authorisation Code (TAC) code sent to your mobile number via Short Message Service (SMS) or approve via SecureTAC.

9. I have forgotten my CIMB Clicks ID and/or password. What can I do?

For NTB Customer, please follow the steps below:

- Step 1:** Call Consumer Contact Centre at 03-6204 7788
- Step 2:** Select '0' for 'Speak to Customer Service Executive' > Select '1' for 'Banking' > Select '1' for 'Individual/Sole Proprietor Accounts' > Select '1' for 'To key in 12-digit new IC number'
- Step 3:** Key-in your 12-digit new IC number
- Step 4:** Speak to our Customer Service Executive and follow the instructions to complete the One-Time Password (OTP) verification sent to your mobile number via SMS
- Step 5:** Speak to our Customer Service Executive to obtain your account number
- Step 6:** Download/Launch the CIMB Octo App; or
Login to CIMB Clicks web at www.cimbclicks.com.my
- Step 7:** Under login page, click or tap on the 'Forget User ID or Password?' link > Select 'CIMB Debit Card (Pending Activation)' from the dropdown list
- Step 8:** Enter your 10-digit Octo Savers Account-i account number that you have obtained from our Customer Service Executive and complete the captcha for human input authentication purposes
- Step 9:** Enter 1st round of TAC code sent to your mobile number via SMS
- Step 10:** Confirm your CIMB Clicks ID displayed and enter your new password
- Step 11:** Request and enter final round of TAC code sent to your mobile number via SMS

10. When can I start using my Octo Debit Card?

Upon successful activation of your Octo Debit Card (refer to Q7 above) via CIMB Clicks, you may proceed to perform transactions using the Octo Debit Card, including ATM withdrawals, online transactions as well as Point-of-Sales ("POS") transactions at merchants/retails.

11. I have lost or misplaced my Octo Debit Card. How can I request for an Octo Debit Card replacement?

Please call our Consumer Contact Centre at 03-6204 7788 to apply for an Octo Debit Card replacement. The new Debit Card will be delivered to your registered mailing address with the Bank. If you wish to update or change you mailing address, please call our Consumer Contact Centre at 03-6204 7788 or visit any CIMB Branch. Alternatively, you can perform it via CIMB Clicks on desktop web view by following the below steps:

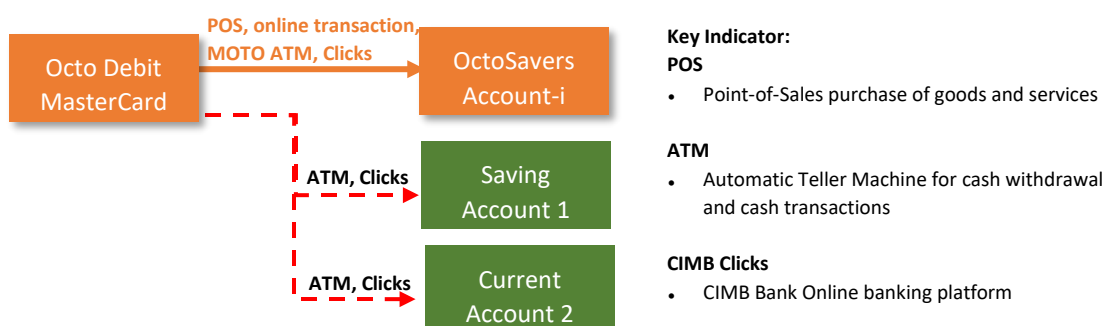
- Step 1:** Login to CIMB Clicks on desktop web at www.cimbclicks.com.my
- Step 2:** Go to 'Settings' on the bottom left corner of the website
- Step 3:** In 'Update Contact Details' section, click 'Update Address'
- Step 4:** Fill out the address fields with your mailing address
- Step 5:** Select which account to update the mailing address
- Step 6:** Select 'Mailing Address' for 'Address Type' field and click 'Save Address'

12. What is the annual fee for the Octo Debit Card?

As part of OctoSavers Account-i product features and benefits, the Octo Debit Card annual fee of RM15 annually will be waived. However, for any Octo Debit Card replacement due to lost; or misplaced; or change of mailing address, a replacement card fee of RM12 per card shall be charged to your OctoSavers Account-i.

13. I have multiple Savings Account/-i with CIMB. When I swipe at retailer's terminals to make a Point-of-Sales ("POS"); or perform an online transaction; or perform a Mail Order/Telephone Order ("MOTO") transactions using the Octo Debit Card, which Savings Account/-i will the payment deducted from?

Octo Debit Card can only be linked to the OctoSavers Account-i for POS / online / MOTO transactions, hence, payment will be deducted from OctoSavers Account-i for any POS transactions, online transactions as well as MOTO transactions. However, you may link the Octo Debit Card for ATM cash withdrawals or cash transactions with other Savings Account/-i with CIMB. Each Octo Debit Card can only be linked to a maximum of 5 Current Account/-i and Savings Account/-i ("CASA/-i"), for ATM cash withdrawals.

**14. How do I link my Octo Debit Card to my Savings Account/-i for ATM cash withdrawals?**

Linking of Octo Debit Card for ATM and Clicks usage can be made via CIMB Clicks, CIMB Branch or contact our Consumer Contact Centre at 03-6204 7788. For self-service via CIMB Clicks, please follow the steps below:

Step 1: Logon to CIMB Clicks web at 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

15. Is my Octo Debit Card with PIN & PAY enabled with contactless feature?

Yes. For ease and convenience of payment, just wave or tap your Octo Debit Card at any contactless enabled POS terminals for transactions of up to RM250 without PIN. Each shopping transaction is protected by multilevel-security systems, secure chip technology and 3D Secure for online purchases and SMS alerts for all your transactions above RM250.

16. I need help with the Octo Debit Card. What shall I do?

For more information on Octo Debit Card, you may contact us at:

Customer Resolution Unit

Address: P.O. Box 10338

GPO Kuala Lumpur

50710 Wilayah Persekutuan

Tel: +603 6204 7788

E-mail: contactus@cimb.com

CIMB Website: www.cimb.com.my