

**IMPORTANT NOTICE DATED: 25 NOVEMBER 2022**
**NOTICE OF AMENDMENTS TO THE CIMB ONLINE BANKING AGREEMENT**

Dear Valued Customers,

In line with managing unauthorized fraudulent transactions and establishing clear communication channels on reporting unauthorized fraudulent transactions, please be informed that the CIMB Online Banking Agreement has been amended to cover:-

- Steps to protect yourself from unauthorized fraudulent transactions and your responsibility in accessing banking services online via CIMB Clicks website, via CIMB Clicks App and/or CIMB OCTO App (collectively “**CIMB Online Banking**”).
- CIMB contact point (Customer Resolution Unit: Tel No: +603 6204 7788) available to you 24/7 to report any fraudulent and/ or suspected fraudulent and unauthorised transaction(s)
- The process/ sequence of follow up steps after your report of any fraudulent and/ or suspected fraudulent and unauthorised transaction(s).

The amendments shall take effect and be binding with effect from 16 December 2022.

A tabulation of the revised/amended clauses are set out in the table below:

Existing Clause	Rationale/ Revised Clause
13.1 You will, at all times, be responsible for obtaining and using the necessary internet browser, any other hardware and/or software (including any new and recent versions of such internet browser, hardware and/or software), which is/are necessary to obtain access to CIMB Online Banking at your own risk and expense.	<p><i>New additional first sentence added to Clause 13.1 to specify customers responsibilities in using CIMB Online Banking in a secure environment.</i></p> <p>13.1 You are committed to only operate CIMB Online Banking on secured versions of web browsers and mobile operating system that have continued developer support and have not downloaded mobile applications from unverified mobile applications or source(s). You will, at all times, be responsible for obtaining and using the necessary internet browser, any other hardware and/or software (including any new and recent versions of such internet browser, hardware and/or software), which is/are necessary to obtain access to CIMB Online Banking at your own risk and expense.</p>
14.11.2 by referring such complaint to the Financial Ombudsman under the Financial Ombudsman Scheme. by referring such complaint to the Financial Ombudsman under the Financial Ombudsman Scheme.	<p><i>Change from 'Financial Ombudsman' to 'Ombudsmans for Financial Services' to standardized the OFS term used across the CIMB Online Banking Agreement</i></p> <p>14.11.2 by referring such complaint to the Ombudsman for Financial Services (OFS) under the Financial Ombudsman Scheme.</p>
-	<p><i>New Clause 15 – Unauthorised Fraudulent Transaction</i></p> <p><i>New clauses on 'Unauthorised Fraudulent Transaction' added to ensure proper communication and fair redress on fraud are in place for customers reference and guidance.</i></p> <p><i>Subsequent numbering change of all the subsequent clauses as a result of the insertion of the new Clause 15</i></p> <p><b>15. Unauthorised Fraudulent Transactions</b></p> <p>15.1 You must take the necessary steps to protect yourself from unauthorized fraudulent transaction and apply necessary</p>

safeguards to protect your device by ensuring adequacy of security protocol as set out in Clause 5.2.1 and Clause 13.1. You are required to keep abreast of online scams either through the awareness published through CIMB Bank and CIMB Islamic Bank assets, through the Amaran Scam Facebook Page (<https://www.facebook.com/amaranpenipuan/>), a dedicated site set up by Bank Negara Malaysia that shares information and host webinar/live sessions on financial fraud or from other reliable public sources.

15.2 To report any fraudulent and/ or suspected fraudulent and unauthorised transaction(s) that had occurred in your Accounts via CIMB Online Banking please immediately call the CIMB Bank's Customer Resolution Unit at the following contact details available 24/7:

**Customer Resolution Unit (CRU)**

**Tel:** +603 6204 7788

**Email:** [cru@cimb.com](mailto:cru@cimb.com)

15.3 You are subject to a call verification upon contacting us and all telephone conversations made to CIMB Bank's Customer Resolution Unit will be recorded.

15.4 If you call and report that there is fraudulent and/ or suspected fraudulent and unauthorised transaction(s) that had occurred in your Accounts via CIMB Online Banking, you consent and authorize CIMB Bank to take appropriate action to suspend, terminate or restrict access to your CIMB User ID or any part of your Account and/or Banking Services via CIMB Online Banking immediately to stop or prevent further dissipation of funds from your Account.

15.4.1 Following your call, you are required to lodge a police report immediately and provide a copy of the police report to us within a reasonable period as soon as possible to enable CIMB Bank and/or CIMB Islamic Bank, as the case may be, to carry out a thorough investigation.

15.4.2 You will as far as possible co-operate and assist CIMB Bank and/or CIMB Islamic Bank with relevant information that can be used to facilitate the investigation which could include allowing CIMB Bank and/or CIMB Islamic Bank and its respective investigation teams whether internal or external experts to access relevant information, system and transactions logs, your computers and/or mobile devices used for the fraudulent and/or unauthorised transaction.

15.4.3 Where the details and evidence of the fraudulent and/or unauthorised transaction may only be privy to you, you may also be required to furnish us with facts, records and evidence obtained directly from the relevant parties related to the unauthorised transaction(s). These parties may include:

- Mobile service providers to validate the actual recipient of the TAC on SMS and/or SecureTAC
- Merchant where the unauthorised fraudulent transaction occurred; and/or
- The Royal Malaysia Police (RMP) to determine the actual root cause(s) on the unauthorised fraudulent

	<p>transaction, including possible recovery of the embezzled funds, arrest of the suspects as well as relevant status or outcome of the investigation.</p> <p>15.5 CIMB Bank and/or CIMB Islamic Bank are committed to investigate your report of the fraudulent and/or unauthorized transaction and will revert to you within fourteen (14) days of receipt of the copy of the police report that you have lodged.</p> <p>15.6 CIMB Bank and/or CIMB Islamic Bank reserve the right to extend the investigation period to 30 Business days if such period is deemed necessary to conclude the investigation. We will remain committed in giving you relevant updates as and when there is any material development in the investigation.</p> <p>15.7 You acknowledge and agree that the recovery of funds will be based on your co-operation with CIMB Bank and/or CIMB Islamic Bank's investigation and subject to the response from the beneficiary bank, receiving merchants and/or applicable operational and regulatory procedure that CIMB Bank and CIMB Islamic Bank are mandated to adhere to. You will take full responsibility for all losses arising from CIMB User ID theft, any compromised information due to social engineering scams, phishing, rogue application downloads, malwares and/or inadequate security protocol on your device(s).</p> <p>15.8 If you are dissatisfied with the outcome of CIMB Bank and/or CIMB Islamic Bank's investigation and case closure, you may appeal against such outcome and:</p> <p>15.9.1 reach out again to our Customer Resolution Unit in writing to the address as specified in Clause 15.2 above within 14 days; and</p> <p>15.9.2 subsequently refer to the Ombudsman for Financial Services (OFS) at the following contact details below:</p> <p><b>Ombudsman for Financial Services (OFS)</b>                  Level 14, Main Block, Menara Takaful Malaysia                  No. 4, Jalan Sultan Sulaiman,                  50000 Kuala Lumpur.</p> <p><b>Tel:</b> 03-2272 2811  <b>Fax:</b> 03-2272 1577</p>
<p>25.3 You agree and acknowledge that you will use all reasonable efforts to negotiate with CIMB Bank or CIMB Islamic Bank in good faith and settle amicably any dispute that may arise out of or in relation to this Agreement. Where any such dispute cannot be resolved or settled amicably, you may refer such dispute to the Financial Ombudsman under the Financial Ombudsman Scheme. If such mediation also fails to result in a settlement, the matter, at the election of either you or CIMB Bank or CIMB Islamic Bank, may be submitted to a court of competent jurisdiction in Malaysia.</p>	<p><i>Change from 'Financial Ombudsman' to 'Ombudsmans for Financial Services' to standardized the OFS term used across the CIMB Online Banking Agreement</i></p> <p>26.3 You agree and acknowledge that you will use all reasonable efforts to negotiate with CIMB Bank or CIMB Islamic Bank in good faith and settle amicably any dispute that may arise out of or in relation to this Agreement. Where any such dispute cannot be resolved or settled amicably, you may refer such dispute to the Ombudsman for Financial Services (OFS) under the Financial Ombudsman Scheme. If such mediation also fails to result in a settlement, the matter, at the election of either you or CIMB Bank or CIMB Islamic Bank, may be submitted to a court of competent jurisdiction in Malaysia.</p>



CIMB Bank Berhad (13491-P)

The revised CIMB Online Banking Agreement can be accessed via the URL below:

[English](#) | [Bahasa Malaysia](#)

Thank you.

**The Management**  
**CIMB Bank Berhad**